

Making Money

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KNOW YOUR COMPETITION

Don't skip rival research when starting your own business

BOOST YOUR RATINGS

How to get good online reviews

ONLINE VIDEO

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The Kitchen Depot

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Most of us would like to earn a million-pound annual salary working just six hours a day.

Our entrepreneur interview this issue, Cliff Walker does just that as a diamond level distributor for skincare business Jeunesse. The company uses network marketing as a means of selling its products via self-employed entrepreneurs.

Network marketing offers a low cost way to start your own home-based business backed by an established brand that will help you achieve your goals - whether that's to earn a few pounds a month or a more substantial income.

As well as telling the story of how he reached the summit in three separate network marketing businesses, Cliff also reveals some of the strategies that got him there, plus five top tips for success in an industry that's proving increasingly popular among people looking for a flexible career where they reap the rewards of their own hard work.

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Making Money

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PRINTED IN ENGLAND

NEWSTRADE SALES
Marketforce. Tel: 0203 1483300

NEXT ISSUE ON SALE

November 16

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Published by Aceville Publications Ltd
The Boatshed, Sovereign Harbour, Eastbourne,
East Sussex, BN23 6JH. Printed in England © Aceville Publications Ltd



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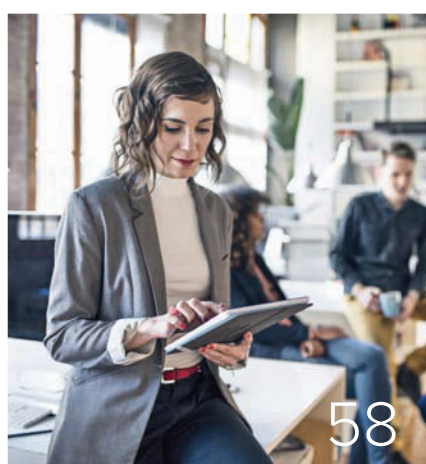
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Learn from the UK's top franchisors at The Best Franchise Conference 2017

From the publisher of:





MEET OUR EXPERTS



BRIAN DUCKETT

is chairman of The Franchising Centre, part of the world's largest network of specialist franchise consultants.



JOHN PRATT

is senior partner at specialist franchise firm Hamilton Pratt and has advised franchisors for over 25 years.



LOUISE HARRIS

is franchise director of Wilkins Chimney Sweep. She sits on the British Franchise Association board and chairs the membership committee.



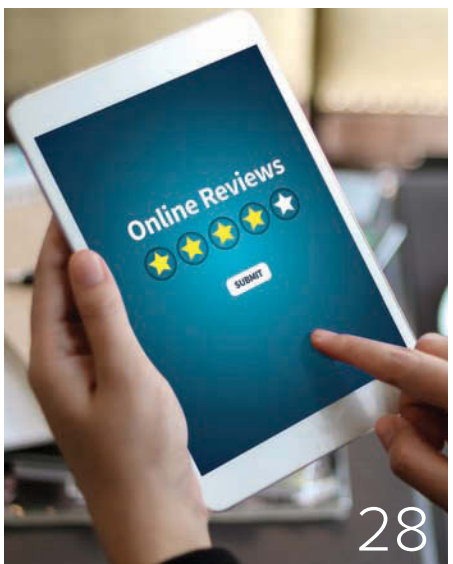
SHELLEY NADLER

is a legal director in Bird & Bird's international franchising team and has many years' experience of advising on all aspects of franchising.



CHRIS DAY

is the creative director of The Reel Thing Ltd, a supplier member of the Direct Selling Association.



News

ALL THE LATEST FROM THE WORLD
OF SMALL BUSINESS...

SERVICEMASTER ACQUIRES ROSEMARY BOOKKEEPING

The purchase - for an undisclosed fee - means ServiceMaster now owns five franchise brands.

Rosemary Bookkeeping, which was founded in 2009, provides a practical, friendly approach to bookkeeping for micro, small and medium-sized companies.

The business currently has 15 franchise outlets across the UK and ServiceMaster has big plans to expand on this figure.

Alan Lewin, managing director of ServiceMaster, says: "The investment makes good business sense to us as an organisation, as it tucks neatly into our structure as a multi-brand franchisor and also serves to complement and broaden the business-to-business range of services offered by the already established ServiceMaster portfolio of franchise brands here in the UK.

Existing Rosemary Bookkeeping franchisees will benefit from access to the skills and resources provided by the ServiceMaster Franchise Services Group.

Alan adds: "As one of the UK's longest established franchisors, we are able to provide additional help in marketing, sales and other operational areas of franchise development and management to help Rosemary Bookkeeping franchise partners realise the significant growth potential of their franchise.

"We will also be actively recruiting new investors into the Rosemary Bookkeeping network as we start to drive and market the opportunity under the ServiceMaster Franchise Services Group banner."

ServiceMaster has over 300 franchisees operating in close to 700 licensed areas under its brands, including Merry Maids, ServiceMaster Clean, Furniture Medic, TruGreen Professional LawnCare and now Rosemary Bookkeeping.



Alan Lewin



Latest franchise launches

Kids Collective, a provider of out-of-school care, is franchising its business after spotting a nationwide gap in the market for high quality wraparound care for working parents.

Part of The Elmscot Group of day nurseries and nursery schools, the business provides breakfast, after-school and holiday club services to families whose children attend eight primary and preparatory schools across South Manchester and Cheshire.

With the continued success of Kids Collective and growing demand for its services, the company feels the time is right to explore franchising.

Business partners Stephanie Molnar and Dee McKenzie set up The Elmscot Group in 2001, when they were struggling to find a homely nursery setting for their own children.

16 years on they have a staff of over 190 and are responsible for the care and early years education of more than 1,600 local children. The partners launched Kids Collective in 2003, which has a turnover of £900,000 and 43 staff.

Another business looking to realise its national scale-up ambitions by launching a UK-wide franchise programme is Nemo Swimming, based in the north east.

Founded by swimming industry entrepreneurs Phillip Groom and Theresa Nicolson, it provides a complete pathway of swimming lessons for parents and their babies, toddlers, pre-schoolers and older children.

Having proven their business model by growing the company to cover 12 locations in Tyne and Wear, Phillip and Theresa are now expanding Nemo Swimming to the rest of the UK by selling their successful business model to franchisees.

Theresa says: "We've designed our franchise system to provide everything someone needs to start their own successful swimming business.

"We provide franchisees with comprehensive training and support, their own exclusive territory, help to launch and monitor their business during the start-up phase, ongoing marketing and sales promotion initiatives, an operating manual to help them day to day and teacher training and support."

DIARY DATES

THE NEW START SCOTLAND EXHIBITION
SECC, Glasgow
November 1-2

FRANCHISELOCAL2YOU
Towcester Racecourse
November 3

THE BUSINESS SHOW
Olympia, London
November 16-17

THE FRANCHISE SHOW
ExCeL, London
February 16-17

THE NATIONAL FRANCHISE EXHIBITION
NEC, Birmingham
February 16-17

THE BIFE
Olympia, London
March 9-10

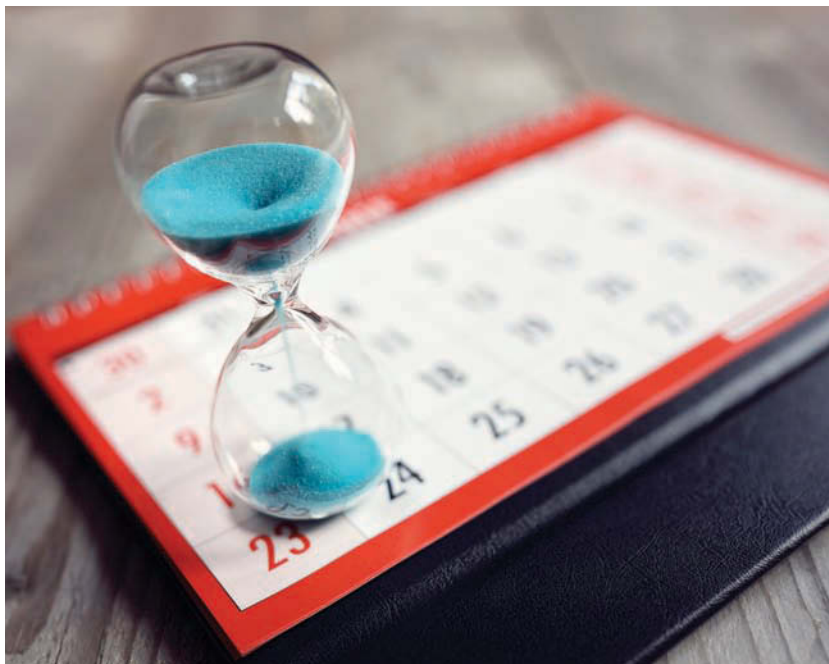
LACK OF TIME HINDERS GROWTH

Poor time management is the biggest obstacle to the growth of Britain's businesses, new research has revealed.

A recent study commissioned by online printing company instantprint, which polled the time-keeping habits of 500 small and medium-sized enterprise owners, has revealed 10 per cent have less than an hour a week earmarked for business growth, while eight per cent say they struggle to find any time at all.

33 per cent of business owners are unable to find the time they need to run their business effectively and 53 per cent feel their minutes ebbing away because of work admin and report writing.

And while the average business owner works a 38-hour week, 10 hours of this time is dedicated to completing tasks they consider a distraction from activities that encourage business growth.



INXPRESS LOOKING FOR YOUNG GUNS

One of the world's largest franchisors of worldwide express parcel delivery and transportation services, InXpress' Young Guns franchise package is giving university graduates the opportunity to run their own businesses.

Mark Taylor, InXpress Global CEO, says: "When I was 20 and about to graduate, I'd been thinking about what I was going to do. I didn't want to work for some corporate organisation, becoming a slave to the 9-5 for someone else's benefit.

"I was introduced to franchising as a way to make the most of my life, while making a difference in others' lives. This is what we're offering graduates through the InXpress Young Guns programme."

There are three steps to the process. After an initial suitability stage, if graduates are successful, InXpress will offer the opportunity to work with an existing franchisee for three months on basic pay, learning all about the business from the inside.

If after the three months the graduate wants to proceed and they continue to meet the InXpress criteria, they'll be offered their own franchise at a 50 per cent discount on the normal purchase price.

After completing six months as one of the InXpress Young Guns, franchisees will then be expected to provide support to other applicants in the programme.



Quote of the month:

THE NORTHERN BUSINESS EXHIBITION
Manchester Central
April 18-19

THE BRITISH FRANCHISE EXHIBITION
EventCity, Manchester
June 22-23

IF YOU CAN'T EXCEL WITH TALENT,
TRIUMPH WITH EFFORT.

Stephen G Weinbaum, science fiction author.



WEB NEWS

CLOUD COMPUTING

76 per cent of small and medium-sized enterprises are considering cloud solutions to increase efficiency, according to a study of nearly 200 businesses and entrepreneurs by accountancy group Smith & Williamson. A company spokesman says: "Businesses are waking up to the efficiencies cloud computing has to offer - from agile working to automation, real time information access to collaborative ways of working - and SMEs are at the forefront."

HACKING RISK

With cyber threats at an all time high, UK businesses are at risk of being hacked and having confidential data leaked due to their laissez faire attitude towards digital security, a survey by IT procurement specialist Proband has revealed. The poll found 46 per cent of internet users in a sample of just over 1,000 admitted they have the same password for everything at work, while 25 per cent admit they use an easily researched piece of information as the basis of their password. Date of birth was the most common, followed by a spouse's names and children's names.

GOOGLE REFUNDS

The technology company has announced new measures to refund advertisers that have been defrauded by web traffic generated by

bots. The use of bots to provide fake impressions is so prevalent on the internet that some advertisers only receive a penny for every £1 of impressions they pay for, according to recent research. Google now says it has developed "sophisticated systems, including over 180 filters and detection algorithms, to prevent invalid traffic from impacting clients." Using its DoubleClick Bid Manager exchange, the tech giant said it would refund up to 10 per cent of total ad spending if traffic is found to be fraudulent.

BT WOES

BT has continued its run as the UK's most complained about home broadband provider, according to data from regulator Ofcom. The company attracted 28 complaints per 100,000 customers for the service during April to June. BT has been ranked worst out of the UK's major six providers for the fifth quarter in a row, despite the figure being lower than for the previous period.

PERFECT ACCOUNTANT

A new free online service promises to take the time and hassle out of finding an accountant. HandpickedAccountants.co.uk helps individuals and small business owners find the perfect accountant in their local area, personally handpicked for them to match their specific budget and accountancy requirements.

'Lipstick Effect' boosts direct selling sector

New figures released by the UK Direct Selling Association show growth of two per cent within the direct selling sector over the past year, taking its turnover to £2.1 billion.

The figures are further evidence of strong performance in the UK's 'non-store' sector, after the latest Office for National Statistics Retail Sales Index credited 'non-store' as one of the main contributors to UK retail sales growth.

The increase is largely being attributed to the rise in the 'Lipstick Effect', as consumers turn to low cost luxuries amidst tightening household budgets.

The sector's 'cosmetics and personal care' product category accounts for £516.6 million (24.6 per cent) of this total, having grown by 16 per cent from the previous year, outstripping growth in any other product category.

Lynda Mills, director general of the Direct Selling Association, says: "Direct selling has generally fared well in economically tough times, not only because goods sold via this channel tend to be lower cost luxuries such as cosmetics, but also because more people join the industry to earn additional income when household incomes tighten."

The data also shows an increase in the amount of people joining the industry.

The number of people working as direct sellers in the last 12 months rose to 425,000, up from 400,000 the previous year.



Lynda Mills

ESSENTIAL ADVICE ONLINE



From the publisher of Making Money magazine, whatfranchise.com and startupbusinessuk.net provide would-be franchisees and aspiring entrepreneurs with expert advice on a range of essential subjects.

Editor's picks this month include:

- ★ How Will Adoasi's celebrity supported watch brand changes lives.
- ★ Franchising costs you need to consider.
- ★ 7 steps to delivering a powerful presentation.
- ★ Why time is network marketing's greatest gift.
- ★ Franchise Local 2You comprises a number of free-to-attend exhibitions taking place in venues around the country.

Follow @businessden and @whatfranchise on Twitter for details of all the latest updates, plus free download alerts.



LEO

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WILL TO WIN

A diamond level distributor for Jeunesse, Cliff Walker earns a seven-figure income from network marketing. Linda Whitney reports

For Cliff Walker, the will to win runs deep. Despite a rather northern accent, derived from living in Blackpool, he is in fact a Man of Kent.

"Not a Kentish Man," Cliff says. "There is a difference."

And so there is. The Men of Kent are those who come from the south and east of the River Medway. In 1067, it's said, the Men of Kent fought off William the Conqueror and won a peace settlement allowing them certain traditional rights.

The Kentish Men, who came from the other side of the Medway, were said to have simply surrendered. It's hard to imagine Cliff ever doing that.

REACHED THE TOP

For Cliff has three times started at the very bottom in network marketing and worked his way to the top. Currently he's working with Jeunesse, a company marketing anti-ageing products

through a huge international network of distributors.

As is usual with network marketing companies, the more you sell, the more money you make and highly successful distributors can climb up through the ranks.

Now a diamond level distributor for Jeunesse, he says: "I work about six hours a day and have a seven-figure income."

So how did he get there? Cliff's background in sales helped. "I left school at 16 with only four O levels [the equivalent of today's GCSEs], but I got into sales and climbed the ladder to a senior sales role at the global drinks company Diageo," he says.

"Then in 1997 I was introduced to a man who worked with a network marketing company and he was making \$3million a year.

"I liked the fact that in network marketing any distributor can start at the bottom and make it to the very top

- unlike in the usual company, where there is only one head of sales."

BIG MISTAKE

Cliff started at the bottom, splitting his work between management consultancy and being a network marketing distributor.

"But right at the beginning I made a big mistake," he says. "I thought: 'If this guy can make \$3 million a year, by using my own sales methods I can make \$6 million.'"

"I decided to reinvent the wheel, as many people new to network marketing do, and it was a mistake."

He discovered his own methods didn't work, but unlike many others who fail in network marketing he was so determined to succeed he went back to the original introducer and asked what he should do.

"I studied the company's tried and tested methods and applied them - and they worked," Cliff says.

On the way he learnt what to do and, just as important, what not to do.

Network marketing is not just about making your own, personal, sales. Of course, you must do that, but to be successful you need to recruit other distributors, who make sales themselves.

You get a cut of their sales income, so the key to increasing your income is to recruit successful distributors and train them in the system in order for them to make decent levels of sales and recruit their own distributors too.

Cliff says: "Typically, network marketing companies suggest that new distributors make a list of people they know, sell to them and try recruiting them into their team. Often they list family and friends, but I knew that in



most cases these could be the worst people to recruit.”

TEMPLATE OF QUALITIES

His background in sales led him to make a template of qualities he was looking for in his team of distributors, even before he approached anyone.

“The people I wanted - called sponsoring in network marketing - were open minded, entrepreneurial hardworkers, who were results driven, action oriented and persistent.”

Cliff sponsored existing business contacts and found others through referrals, networking events and social media such as LinkedIn. But he was careful to choose people who fitted the template.

“Many distributors sponsor people who are less entrepreneurial than themselves - they sponsor down,” Cliff says. “People like these are easier to get, but they are not usually the right ones. I have always sponsored up, so I know those people have the skills I look for.”

He believes network marketing opportunities sometimes attract the wrong people: “I look for frustrated corporate executives, but network marketing is not usually presented as a viable career option for them.”



CREATE YOUR OWN ORGANISATION, RATHER LIKE A SUPERMARKET CHAIN. EACH NEW TEAM MEMBER IS LIKE A NEW STORE”

BUSINESS OWNER

Note that Cliff does not talk about working ‘for’ the network marketing companies he has worked with.

He points out: “New distributors commonly think of themselves as employees of the network marketing company, but they’re not.

“Success comes from seeing yourself as the owner of a business and the network marketing company as your supplier and the source of the systems used for training distributors and making sales.”

According to Cliff, it takes two to five years to build up a large network of distributors: “So be persistent and don’t give up quickly, which most new distributors do.

“Create your own organisation, rather like a supermarket chain. Each new team member is like a new store.

“I have moved from one company to another, because sometimes changes

take place in the company that means you don’t want to work with them any more.

“If you’re good, senior distributors for other network marketing companies will headhunt you.”



CLIFF'S TIPS FOR SUCCESSFUL NETWORK MARKETING

- ★ Don't believe the hype that says anyone can be a success in network marketing. You have to work hard to get to the top.
- ★ Realise it's not just about your personal sales - it's about recruiting and training other distributors too.
- ★ Follow the system the network marketing company teaches, but bring your own personality to it.
- ★ To reap success, recruit team members who are as good, or even better, at sales than you are.
- ★ Get out of the employee mindset. Think of yourself as the entrepreneur growing your own company.





WORKING FROM HOME

Louise Ramsay has some expert advice if you're considering starting a home-based business

If you go out to work every day, working from home might sound like a dream come true. You get to spend all day in your pyjamas, there's no daily commute and office politics become a thing of the past.

But beware. While working out of a home-based office has its benefits, it's got its downsides too.

Workplaces are full of people. At home, you'll get lots of peace and quiet, but it can be lonely. There's no one to bounce ideas off, to hold you accountable for what you do or even what time you start and finish work.

It can be hard to discipline yourself, meaning you get a lot less done - and



YOU NEED TO ADOPT A FEW DIFFERENT WAYS OF WORKING TO ENSURE YOU GET THE MOST OUT OF YOUR DAY"

you have nobody to talk to about how rubbish that makes you feel. But working from home doesn't have to be difficult, you just need to adopt a few different ways of working to ensure you get the most out of your day.

SET GOALS

Once you're working for yourself, there's no line manager checking in for an appraisal every six months - you need to create your own checking system.

The knack is to set yourself both short and long-term goals. The first will provide easy-to-achieve targets

that will get the bills paid, while the latter will help to ensure a sense of forward motion and job satisfaction - and hopefully improved income, too.

KEEP REGULAR HOURS

Chances are, if you work from home you'll do too many hours rather than too few. Others find they don't do enough work on one day, so end up pulling an all-nighter to finish a job.

While you might enjoy this as part of a new found freedom to choose the hours you work, you'll feel less wrung out if you set and keep to a regular number of hours each day - with regular breaks structured in.

Overtime will be unavoidable at times, while family obligations can interrupt the working day, but do your best to stick to the hours you've planned. Once work is done, switch your phone to silent and relax. Time off will allow you to recharge and be more productive when you're back at your desk.

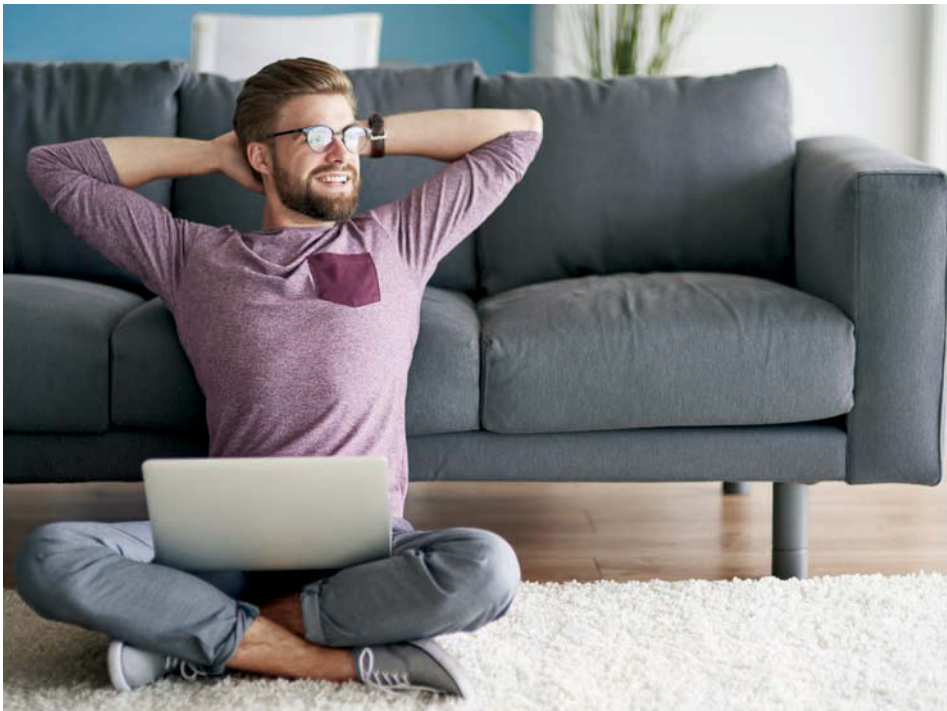
PLAN YOUR DAY

At the start of each day, make a plan of the work you expect to do and when you'll do it.

If you work best in the mornings, aim to do your most taxing work then. Likewise, if you come to life after lunch, that's when you need to put the work in.

Unless you're using social media for work, resist the temptation to check it every five minutes. Instead, use it as a reward once you've got the bulk of your work done.

Make a list of the most important tasks on your agenda and do those first before moving onto less pressing business.





GET DRESSED

As tempting as it might be to stay in your pyjamas all day, it's not a good work habit to get into. So get up, shower, have a good breakfast, clean your teeth and get dressed.

The outfit you choose will have an effect on your work performance, so wear clothes that make you feel capable and confident, but are also comfortable. A suit might be a bit over the top, but a pair of worn out jeans and a baggy jumper really isn't going to do.

TAKE A BREAK

Plan to take frequent breaks through the day, but don't over do it. Get a couple of hours work done, then have a cup of tea. Remember too to get up from your desk to stretch every now and again. Make sure you take a proper lunch break and enjoy a midday meal.

It's vital too to keep a social aspect to your work - working from home can be lonely. Make dates to meet up with friends or clients for lunch every now

and again. Fitness is also important, so timetable a run, trip to the gym or even a walk round the block into your working week.

KEEP DISTRACTIONS AT BAY

When working from home, it's easy to let chores get in the way of the working day.

Make sure you get up early enough to get the day-to-day tasks like emptying the dishwasher and mopping the floors done before you start work - and put off the rest until you've finished.

You might think hanging out a load of washing during one of your breaks is a good use of time, but if it starts raining you'll have to go and get it in - and bang goes your work routine. So keep domestic duties strictly at bay.

ENJOY THE FLEXIBILITY

Remember though, that flexibility is one of the advantages of working from home.

If there's something you want to do - do it. For instance, if you like to run, it's

been raining all week and then there's a break in the weather, get outside and do it.

Doing so will make you feel in control of your life - most likely a key reason you decided to work for yourself in the first place.



SET UP A WORKSTATION

It's important to be consistent about where in the house you work each day. It might be that you're lucky enough to have a home office, but if not set a desk up in the corner of a room or opt for the same seat at the dining room table each day.

Make sure it's an attractive, functional space that inspires you to go to work. Include drawers and shelves to store work materials, stock up on good quality stationery and include things in it that make you feel happy, such as pictures and flowers.

If you have an office door, keep it shut - it signals to anyone else at home that you're at work and to leave you alone.

[LEARNING ENTERPRISES ORGANISATION]

GOING FOR GOLD

Dan Andersson, LEO CEO, explains why it's the investment of choice for savvy entrepreneurs

The universal appeal of gold is undeniable - admired and sought after from Beijing to Berlin, Moscow to Mumbai and Tokyo to Toronto.

For thousands of years, this precious metal has been recognised as a currency with no geographical borders or political boundaries and now, more than ever, in this unsettling world of Brexit, Trump and international unrest it's becoming the wise investment of choice for the savvy entrepreneur.

As a lifelong entrepreneur, one thing I've learnt is that it's good to have something, and of course someone, to depend on when the going gets tough. Thankfully, I'm fortunate enough to have a wonderful family to rely on, but in investment terms gold has to be my go-to choice for dependability.

In a world where everything is becoming more virtual by the minute, there's something strangely reassuring about actually being able to see and touch your investment.

This is what gold gives us - gold is secure, it's real, it's tangible. Indeed, the sheer physical beauty of gold is a joy to behold. After all, you can't make a bracelet from a Bitcoin, no matter how much its value has boomed.

Yes, you can invest in stocks and shares, but at the end of the day these are virtual, just numbers in a computer somewhere. The closest you can get to it is to watch a screen. Gold, on the other hand, is tangible and people have desired its physical properties since ancient times.

AS GOOD AS GOLD

It therefore comes as no surprise that in recent years there has been a renewed interest in gold as a good, secure place to 'park' your cash. Granted, if you're looking to make a fast buck, gold is not where it's at, as riskier options might pay out in the short term, but they could also crash and burn and take you with them.

However, for a steady, long-term safe haven for your savings, there really is nothing quite as good as gold. When you work as an entrepreneur, risk acceptance is built into your DNA, but when it comes to laying down some funds to secure the future of your family, and planning for a comfortable retirement, why gamble?

Gold is hard to beat. Of course, like anything, prices can go up and down, but given its rarity and the international recognition it receives, it's long-term prospects look good. Indeed, such is the flexibility of gold that you can even send it, privately and securely, to family if needed, under the radar of prying eyes.



THERE'S SOMETHING STRANGELY REASSURING ABOUT ACTUALLY BEING ABLE TO SEE AND TOUCH YOUR INVESTMENT"

In fact, in times of disaster and mass migration, the glory of gold has always been that you can carry your family's entire wealth in a small bag, ready to barter if necessary. What other commodity can offer that? Oil might be 'black gold', but you couldn't put a barrel under your arm and take it with you wherever you go.

HERE TODAY, GOLD TOMORROW

With all that said and done, I also accept there are some increasingly interesting options to speculate on today, such as digital currency.

In a year that has seen exceptional growth in this sector, with the likes of Bitcoin exceeding all expectations, there are some very happy stakeholders who've ridden the cryptocurrency roller coaster since its inception in 2009.

Indeed, according to Fortune, by May this year, if you had bought Bitcoin for \$5 seven years ago you would be around \$4.4 million richer. However, while the old adage 'You have to speculate to accumulate' still holds true to an extent, if you let yourself get carried away and sink more than you can afford to lose in such ventures it could be fatal.

With the volatility in this market, your savings could disappear overnight - putting all your eggs in one basket, ignoring the golden rule to diversify, can always lead to disaster. Exciting as cryptocurrency might be, who knows what the future holds for this revolutionary innovation?

However, it's fair to say that gold is here for the long haul. Its intrinsic value doesn't deplete, as it doesn't corrode - it can be passed down through the generations as an heirloom. Who can say that about any virtual commodity? With finite natural energy resources, who knows if our descendants will even be using PCs and the internet in 1,000 years time?



GOLDEN OPPORTUNITY

As the CEO of an entrepreneurial training company that's involved in direct sales, it's also struck me what a perfect partner gold is to the direct selling entrepreneur.

As with any business start-up, it takes a considerable amount of hard work to make a success of a direct selling business and the last thing you want after working around the clock is to lose your earnings on unsafe investments.

I believe gold offers a 'golden' opportunity to mitigate such risk. In fact, direct selling itself and gold could be the ideal partners, as purchasing gold savings products this way would be a convenient solution for the busy entrepreneur.

Every day I'm so proud to work alongside some of the most committed and hardworking direct selling professionals you could hope to know and I would hate to see any of them lose the fruits of their labour.

Consequently, I'm convinced gold offers an invaluable vehicle for long-term wealth preservation, especially for such entrepreneurs. The entrepreneur takes the road least travelled and is therefore more open to alternatives outside the mainstream.

Sure, you can keep your savings in a bank, but what might be seen as the safe option can leave you vulnerable to online banking scams or governments 'stealing' your savings by debasing its value for their own needs.

In contrast, the supply of gold has remained stable throughout the ages and it's highly unlikely that a huge new mine will be found and start flooding the market. Such stability is therefore an appealing option. It's true there are no certainties in this life except, as they say, death and taxes, but the value of gold comes pretty close.

So while diamonds may be a girl's best friend, for the entrepreneur with strong business acumen and an eye on the future so is gold.



★ INFORMATION

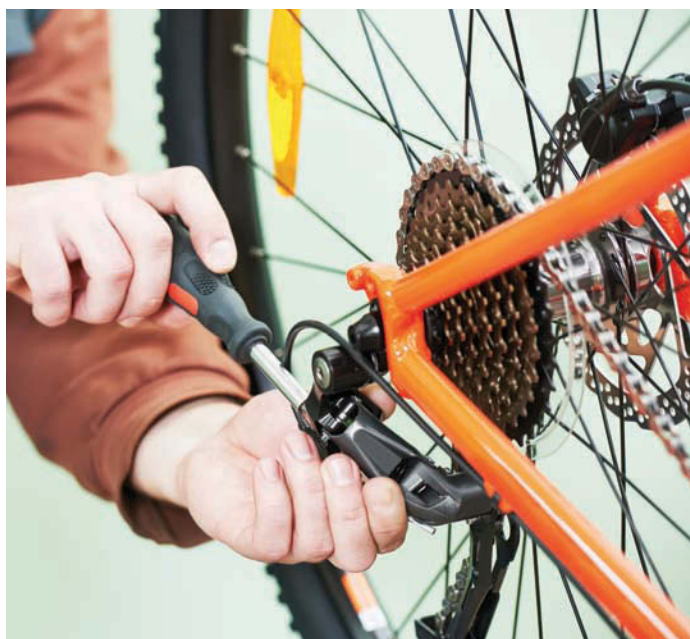
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HOW TO... START YOUR BUSINESS



HOW TO START-UP A BICYCLE REPAIR BUSINESS

If you love bikes and are good with your hands,
a bicycle repair shop could be for you



Cycling has grown massively in popularity in the last few years, with over 1.5 million people now getting on a bike every day in the UK – offering lots of potential for canny entrepreneurs.

BEFORE YOU START

You need to have experience of working with bikes – lots of bikes. Cycles are a lot more complicated than they used to be, so you really do need to be up to speed. A recognised qualification in cycle maintenance and repair can help. Cytech, the internationally recognised bicycle technicians scheme, has information on training and accreditation. You also need to work out if there's

demand for a bike shop in your area. Do your research. Who else is offering a bike repair service in your area? How far are they willing to travel if at all? How can you offer something different? For instance, if you offer a mobile bike repair service, you can serve a broader geographical area. As a broken bike can also be difficult to transport to a bricks and mortar repair shop, this kind of service can also give you access to a bigger market.

GETTING STARTED

The cheapest way to set up in business is from home – or to work in collaboration with a local bike shop. Even if you're planning on offering a mobile service, ideally you'll also have



HOW TO START UP A FRESH BOX-LUNCH DELIVERY BUSINESS

If you're looking for a low-cost start up opportunity which puts your culinary skills to the test, a fresh lunch delivery service could be for you

somewhere to work from and store tools, though this isn't crucial. If you do offer a mobile service, you'll need a van to cart your kit around in – and you'll need to keep stocked up with all the bits and pieces. Good tools will last decades, so don't skimp. While low quality tools can provide a cheap solution to infrequent problems, they may become a burden when they don't work.

GETTING THE WORK

It can be as simple as just setting up shop. Wherever there are bikes, there will be demand. For instance, at a cycle race, triathlon, train station or university campus. You'll obviously have to arrange for the right to work out of any particular setting, which may involve a fee. You could offer free or discounted services to start as a way to hook people in. But a bike repair stall, which you can run out of your van, doesn't just give you access to clients, it's also a great opportunity to raise your profile. Make sure your van is emblazoned with your name and logo and ensure you have marketing materials such as leaflets setting out your prices and links to your social media. A good website is also essential. Market yourself through social media and make contact with all your local bike organisations and clubs to let them know who you are and what's going on.

THE LEGAL BITS

You'll need to register as a sole trader with the Inland Revenue and take out public liability insurance.

In the old days, the office lunch round wasn't a time of great excitement. Perhaps a cheese sandwich, a sausage roll or a sticky bun if you were lucky. It was what we knew, so why think that things could be any different? Not that a simple sandwich doesn't still have its place, but times have changed. The UK now has a thriving foodie culture and is increasingly buying into a 'grab and go' style of eating which is currently worth more than an incredible £20b. So if you're looking for a low-cost start up opportunity which puts your culinary skills to the test, a fresh lunch delivery service could be for you.

BEFORE YOU START

Do your research. You'll no doubt have an idea about the sorts of lunches you can deliver, but it's essential to identify your target market and the service area you can comfortably cover between 11am and 1pm. Ring round different workplaces to explain what you intend on doing, to find out whether there are existing box lunch delivery services, what they offer and how much they charge. Healthy eating is a huge trend, so vibrant, rainbow salads and wholefood dishes are a good option. Ensure you include vegan, vegetarian, gluten and dairy free options – something which might not be so easy for workers to otherwise access.

STARTING OUT

Start up costs are low. You can run your business out of a home kitchen and only need a vehicle to deliver your food. This could however be a bike with a trailer if you don't live far from your intended lunch round – which will be advantage if you're working in an inner-city area where parking might be a problem. Once you've decided what you're going to sell, you need to target perhaps three workplaces and provide them



with information on your product and when you intend to sell it. 'In the next few weeks' is as detailed as you need to be – this gives you a chance to cover yourself if you sell out in one workplace, so are unable to visit others you've contacted on your first round. To start, you may only offer your services one day a week. This gives you a good opportunity to test demand. Initially, don't make too many lunch boxes – around 20 might be a good idea. That way you don't risk wasting too much food. Sell into the first two offices and if you have anything left over, take it into the third. Do the same the second week, when you can get feedback on what people think – and can potentially take pre-orders for the following week.

MARKETING

Your initial visit to your workplaces is key. Ensure that you have attractive flyers detailing the lunch boxes you plan on making and the days and time you'll be in each workplace. Emphasise what's different about your food. For instance, locally sourced or organic ingredients. It's a good idea to have a website too so that once you've introduced yourself, workplaces can find out more about what you do – and people looking for lunch delivery services can get in touch.

HOW TO START-UP AS A HOME MOVE MANAGER

For a fee, a home-mover specialist can help people find a new property, sell the old one and organise the move

Moving home takes up lots of time – so not good news if you're super-busy. It's also really hard work, which makes it particularly onerous for the elderly. Not only might they find it more difficult to cope with tasks they once found easy, but because downsizing is often the reason behind the move, there can be a lot of emotional stress too. On top of that older people aren't always completely savvy with technology and new ways of doing things. For a fee, a home-mover specialist can help people find a new property, sell the old one and organise the move – taking the strain out of moving home. So if have great organisation skills, patience and are a people person, this business could be for you.

SERVICES YOU CAN OFFER

You can organise an entire move from start to finish, including helping to find and sell properties – or just one aspect of it, such as de-cluttering a house to get it into shape to sell, or to downsize. Organising an entire move can include arranging for house viewings, ensuring legal documents are correctly filled in, dealing with estate agents, arranging for work to be carried out on a new home prior to moving, dealing with utilities and getting white goods installed. You can even completely set up the new home, including setting furniture out and making up the beds. The good news is that you can run the entire business from home and set-up costs are low – the biggest outlay will most likely be a van to take unwanted goods to the dump or charity shop.



YOU CAN ORGANISE AN ENTIRE MOVE FROM START TO FINISH, INCLUDING HELPING TO FIND AND SELL PROPERTIES – OR JUST ONE ASPECT OF IT"

GETTING STARTED

Once you have your first lead, start with a free consultation about what you can provide for your client. You can then build a tailored plan around their needs – whether that be preparing a house for sale, finding a new home, managing the sale process or managing the move itself. Draw up a clearly written report detailing everything that you are intending to do from which the client can make their decision. If necessary, break it down into different costs, so they know exactly how much they'll be charged for each part of the process.

MARKETING

This is key to your business success. Primarily, you need to set up a really professional website. You also need to market yourself to upmarket estate agents in the area you intend to cover and network wealthy communities. If you're targeting the older market, the more advanced in years are still likely to read print publications, so advertising in the local paper and in other appropriate magazines makes sense. Don't ignore social media though, there are plenty of silver surfers out there – and remember that often younger relatives might be the ones to employ you on older relatives' behalf. Word of mouth will however be crucial in this business – the elderly are particularly keen to do business with people they trust.

WHAT TO CHARGE

It goes without saying this is a luxury service, so it can be lucrative. Fees will however depend on what exactly the service is you offer. Try contacting existing homemove managers to find out what they charge to get an indication of what you can make without pricing yourself out of the market.



[STAMPIN' UP!]

TURN YOUR PASSION INTO PROFIT

Paula Gorry, business development manager at Stampin Up!, explains how to earn extra income from a craft hobby

The new 'artisan economy' has opened many people's eyes to the possibility of earning through making, baking and crafting. In many cases, successful businesses have developed on the back of a passion or hobby and direct selling has emerged as a route to earning extra income.

In fact, according to the Direct Selling Association, direct selling is now the UK's largest provider of part-time independent earning opportunities, with sales in excess of £2 billion each year.

Research has shown that pursuing hobbies makes us happier and gives a sense of greater well-being. With more



RESEARCH HAS SHOWN THAT PURSUING HOBBIES MAKES US HAPPIER AND GIVES A SENSE OF GREATER WELL-BEING"

than 11,000 crafting businesses in the UK, there has never been a better time to try your hand at some creative paper craft. Here are a few easy tips on how to turn your hobby into some extra income:

ORGANISE GATHERINGS

Events are not only great for socialising during the week, but also serve as a way of promoting your business.

Our Stampin' Up! demonstrators organise parties, hold classes and run events and clubs in order to get people excited about crafting.

With the pace of modern life, people are increasingly looking for ways to unwind and de-stress. Our demonstrators are hooking into this theme with great success, building events around the mindfulness and relaxation benefits of crafting.

This hands-on approach can sow the seed of creativity among people who've never even attempted crafting before - and that moment when the passion ignites can be rewarding for teacher and pupil alike.

GET SOCIAL MEDIA SAVVY

Social media is a great tool to use to show off your crafting talents and attract others to the world of crafting.

Set yourself up on social media, so that a wider audience can find you and view your products and techniques. Remember to think visually when it comes to social media, as photos gain more engagement than posts with just text.

YouTube and Pinterest, for example, are a great, predominantly visual, way to showcase how your products

cater to a whole range of different audiences, including avid crafters, people who want bespoke designs for special occasions and those who are simply looking to try a fun new leisure pursuit.

LET CRAFTING FIT AROUND YOU

Many new businesses require owners to commit a huge number of hours to get the company off the ground. But if your hobby is your business, it simply won't feel like work.

Many of our demonstrators run their businesses alongside other jobs, study or full-time parenthood. The key is letting the business fit around you, whether that means crafting at the weekend, in the evening or when the little one is napping.

HAVE A SUPPORT NETWORK

Starting your own business can be somewhat daunting at first. However, you don't have to go it alone.

Talk to those who have been there and done it and take their advice on board. Certainly, having the support of an established team is key to the success of many of our demonstrators.

If you have an interest or particular skill, why not investigate ways of making it pay?



INFORMATION

Visit www.stampinup.co.uk.
Twitter: @stampinupuk.

OppsFinder

Making Money's OppsFinder provides a user-friendly, what you need to know guide to getting started in business. Designed to help you find the perfect opportunity for you as an individual, it covers a multitude of ways to kick-start your own business at low cost.

For more information on any of the opportunities listed in this section visit www.startupbusinessuk.net to search the directory by industry sector, or access information on start-up funding, marketing and professional advice

"They all laughed when I said I was buying houses for one Pound . . . well, they're not laughing now!"

Learn how a 64 yr old cleaner with no qualifications earned £32,400 in just one year, *Part-time*, buying 9 houses, (4) of which were bought for £1 each.



Freddie Rayner

Frightening care home costs for my In laws forced me to look urgently for a bigger income. Starting off at age 64 in July 2012 and finishing in July 2013, having earned £32,400 with £22,000 of the *residual income* over the next 10 years (£220,000)!

All from 9 houses bought in just one year! Now I've written a book outlining exactly how I did it, so you can do it too.

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vkdirect.co.uk

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acneuro.com
comf5.com
Rightessentials.co.uk
empowernetwork.com

esources.co.uk

best-in-glass.com
pamperedchef.co.uk

Small Investment Big Return

If you need additional income but have limited capital to invest, MAKING MONEY'S Opportunity Finder will point you in the right direction

Many would-be entrepreneurs are deterred from starting their own businesses by a lack of capital but the Direct

Sales industry offers an attractive package of low start-up costs and ongoing training designed to kick-start your new business and generate additional income at an early stage of development.

Making Money's Opportunity Finder is a user-friendly guide to the diverse range of opportunities in the Direct Sales industry and provides up-to-date contact information as well as sound advice from the Direct Selling Association.

Through these pages you will be able to find a product range you feel comfortable with and a company that offers you the opportunity you are looking for. It could change your life for ever.

HOW TO USE OPPORTUNITY FINDER

Details of companies operating in the UK are listed by product group – Health, Beauty, Household, Communications and Miscellaneous. Some companies will appear more than once in the listings as they offer opportunities across several products ranges.

You can obtain further information on any of these companies by either:

- Visiting the company's listed website.
- Visiting www.startupbusiness.net and searching the directory by industry sector.

NETWORK MARKETING

Network Marketing adheres to Paul Getty's famous philosophy that it is better to earn a small amount of money from a large number of people than to earn a lot of money from a small number of people. Network Marketing has grown in the UK by over 40 per cent in the last 5 years.

Offering low investment and ongoing training, network marketing is a people business where networkers build teams of like-minded entrepreneurs – who in turn

build their own teams. Income is earned from every member of each individual's team and that income usually remains in place while the team is active.

As most of the products and services are consumable by nature, there is an opportunity to build a strong and loyal customer base, thereby creating rapidly increasing earnings and, as most opportunities can be started part time – in tandem with a full time job – it offers a realistic and low-risk entry into the world of business.

DIRECT SELLING

Whilst many companies use both network marketing and direct sales to promote their goods and services, some rely solely on the direct sales approach. Organisations such as Avon Cosmetics and Eastern Energy prefer the direct sales approach where their products are uniquely sold on a person-to-person basis.

A further element of direct sales – referral marketing – relies on individuals recommending products to their friends as a means of sales promotion.

PARTY PLAN

With its UK origins somewhere back in the early 1960s, party plan continues to provide an effective sales platform for many companies. Party plan succeeds through a 'hostess' inviting a group of friends and acquaintances into her home for an informal evening where a party plan representative presents a range of products that can be purchased or ordered during the evening. The incentive for the 'hostess' is usually a free gift from the product range and the party plan representative will use the occasion to motivate guests to host further parties themselves, thereby maintaining the party plan momentum.

Party plan selling is ideal for products where a lot of information needs to be communicated to potential customers.

For more information on any of the companies listed in this section visit www.startupbusinessuk.net and click on 'Looking for a business opportunity'. Then select the category(ies) you are interested in and find the companies you wish to know more about.

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[BOB DIRECT]

Cash cow

Earn £100,000-plus per year
in a business everyone wants



Do you know about the transaction duplication business? There are no customers, so there's no selling or marketing required, while working hours are short and flexible.

If not, you need to call Bob for a free copy of his latest DVD, called *The dirty little secret of a cash cow business*.

GREAT WAY OF LIFE

Not only can you earn a great income but, vitally important, it's a great way of life too. For any business to work, you have to love it so much you keep coming back for more. Not just for the outstanding income - but the quality of life it gives you.

Too many people overlook this vital detail when looking for a new business start-up. Yes, the money is great. But ultimately it's the freedom and financial security this kind of business gives you that counts.

What is the transaction duplication business? Frankly, it's been quietly going on for ages and Bob has been exploiting this cash cow business for years, making a great income and living a low stress, enjoyable lifestyle into the bargain.

More importantly, Bob has not been keeping this to himself.



BOB IS GIVING AWAY A COMPLETE TWIN MONITOR COMPUTER SET-UP TO THE NEXT SIX PEOPLE WHO SIGN UP TO HIS TRAINING COURSE"

This is where Bob excels. It's all down to his 'Job Killer' methodology, taking ordinary people from JOB (just over broke) status or who are already running a business they're unhappy with to making a great income and enjoying a relaxed way of life in the transaction duplication business.

Bob says: "You'll see Paul on the free DVD - the first person I trained who made over £100,000 in a year. I'm very proud of that and it goes to show what personal one-to-one training and ongoing support can do for you."

"It's the secret to my outstanding success rate when training people and why I offer a money back guarantee."

Many of the people Bob has trained over the last seven years are just ordinary people with the dream of working for themselves from home who have come to realise the key to guaranteeing success is one-to-one training and personal ongoing back-up.

SPECIAL LIMITED OFFER

However, you need the right tools for the job. In this business that means the correct computer set-up. To 'sweeten the pot' Bob is giving away a complete twin monitor computer set-up to the next six people who sign up to his training course. Full details are contained on the free DVD.

Bob says: "I know websites are popular these days, but they don't produce the kind of results I get for my trainees using one-to-one methods. It's the only way I can guarantee results."



INFORMATION

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[DIRECT SELLING ASSOCIATION]

Breaking down boundaries

Lynda Mills, director general of the Direct Selling Association, examines how a once geographically rigid industry has relaxed the rules

Lynda Mills recently explored the impact of social media on the direct selling industry and the opportunities - as well as challenges - it can present to those looking to become involved in running their own direct selling business.

Social media has also been driving another big change in the industry - the breaking down of geographical boundaries.

OPENING UP POSSIBILITIES

Geographical boundaries were once a cornerstone of the direct selling industry. Many years ago, an Avon representative, for example, would have been exclusively assigned a particular area and would typically be well known by all those living in the area.

Nowadays, things have changed quite considerably, reflecting the change in community structures, working patterns and the way in



MANY DIRECT SELLING COMPANIES HAVE REALISED IT'S FAR MORE EFFECTIVE FOR PEOPLE TO DEFINE THEIR OWN POTENTIAL AUDIENCES"

which tools such as social media have opened up possibilities.

Many direct selling companies have realised it's far more effective for people to define their own potential audiences, rather than be allocated a specific and fixed geographical area.

Even though it may sometimes mean multiple representatives selling in any given area, they are often selling to quite different groups - usually reflecting their own social groups and networks.

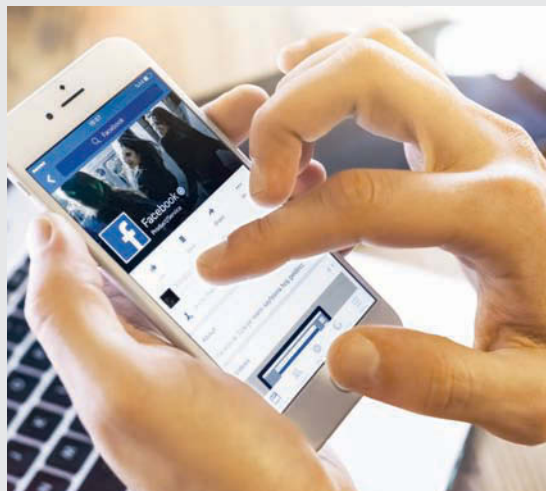
And, of course, selling beyond a specific neighborhood or area becomes so much more practical when you can host an online party with a live broadcast from your own living room once your children are in bed.

GREATER POTENTIAL

The ability to reach new and ever wider audiences beyond local boundaries is opening up the potential for direct sellers as never before.

Perhaps that explains the statistic that over a third of the UK population have bought products through a direct sales consultant.

Whether it's something that has to fit in with another job or other commitments, the broadening flexibility when it comes to customer reach and location is just another reason why direct selling can be a great option for a wide range of people looking to make some extra money each month.



INFORMATION

Visit www.dsa.org.uk.



MOVING PICTURES

Online videos can bring your marketing messages to life, Paul Clapham says

The most effective online marketing demands moving pictures, ie video. If your site doesn't feature it and your competitors' do, click, you're toast.

That's entirely unfair, of course, because it means the customer is making an ill informed judgement. Tough. Customers do that all the time. They make decisions based on the wow factor.

That is not unreasonable - they want a supplier who is as modern as tomorrow, clever and funky like them, so the quality of a marketing message's delivery is very important.

COST CONSIDERATION

At this point you might well be thinking: "No way can I afford video." First of all, you're probably wrong - the cost of video is falling all the time.

Secondly, if your website and email are key new business generators, can you afford not to invest in video? The simple truth is that people who look for suppliers online don't just like to see video footage, increasingly they expect it.

YouTube in particular - but not exclusively - is about video communication. Please note that YouTube gets one billion unique viewers each month (just behind Facebook).

We see the world in 3D, full colour and with motion. Marketing messages that lack any of those are weaker than those that include all three. That is especially true where competitors have all three.

PERSONAL TOUCH

An important strength of video is that it can be made very personal. As well

as selling your business' strengths, you can sell your own. It's a cliché that people buy from people, but it's also as true as it ever was. So feature yourself and staff in video footage.

In Britain, this tends to be looked at rather askance - it's that showing off, look at me thing that many of us despise. But when you're making a video to promote your business, it's no time to come over all shy.

You can, of course, use that personal factor here. Say that you don't like showing off, but you can't produce effective video footage without blowing your own trumpet a bit, sorry about that.

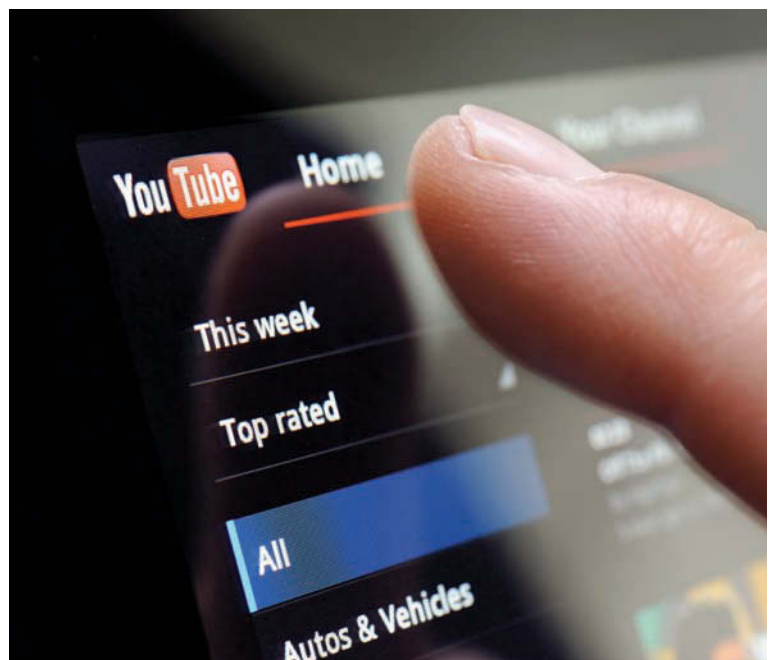
The effect of that is people feel they know you - personally. They know what

you look like, how your voice sounds, some of your likes and dislikes. People feel they get to know you before they have ever met you.

Online video is available for customers to watch 24/7 and everywhere. A lot of those people who nearly knock you over as they walk down the street are engrossed by watching someone's video on their smartphone. Any marketing technique that encourages people to put their personal safety at risk has serious power.

HOLDING BACK

Despite this power, there are a number of entirely valid reasons why small businesses hold back from embracing





video. First, they have no idea where to start. Second, they don't know what sort of video they should be aiming to create.

A majority have little or no idea of how to write a script. I can promise from personal experience that it's a far bigger ask than writing a set of web pages or a brochure.

They don't have the necessary equipment - posting a shaky, poorly lit iPhone video is a bad move, as it looks so unprofessional. Finally, people don't know where they should be placing the footage to achieve the right audience.

YOUR OPTIONS

So who's going to do the work and what will it cost? My immediate

reaction is to get an expert on the case, but it goes without saying that's the expensive option. Perhaps more important, if you're serious about video and it proves effective for you, then you are going to want to repeat the process.

The better option could be to develop skills in-house and buy any necessary kit, so you can update your video activity as often as you like. If you're really lucky, you may already have the necessary skills in-house.

I have said before that you should take advantage of the skills young staff already have. Those with a media studies qualification have probably created some video footage and may be good at it. Equally, he or she may have an inflated idea of their skills. Being



**AN IMPORTANT
STRENGTH OF VIDEO IS
THAT IT CAN BE MADE
VERY PERSONAL"**

mustard keen isn't enough - they have to be good.

The best advice I've had is to use what's already available on your computer. This has the obvious advantage that it's free. It also has the obvious disadvantage that you could spend an ocean of time learning how to use it to best effect.

Windows Movie Maker and Google Web Designer are no question the big beasts in the jungle.

If you're ready to pay, the two platforms that were recommended to me were PowToon and Animaker. Neither are expensive, but nor are they free. The short-term trial looks an obvious idea, as does finding someone who has used any of the above and can help you avoid any pitfalls.



BOOST YOUR RATINGS

Trevor Johnson explains how to get good online reviews for your business

Just how important is what people are saying online about your business? The short answer is that, according to statistical researcher BrightLocal, 84 per cent of potential customers now trust online reviews as much as personal recommendations.

Manchester marketing consultant Neil Willis says: "With over 70 per cent of online customers relying on those reviews to make buying decisions, the ability to generate positive feedback on products and services has never been more vital.

"There's no shortage of evidence to show that poor reviews can snowball to the point where they can actually put you out of business. On the positive side, every happy online reviewer tells at least nine people that they're pleased with what they've bought. And this can snowball, too."

HOW DO YOU GET GOOD ONLINE REVIEWS?

Remember, you mustn't offer any sort of incentive for online reviews. It's unethical and against many review websites' terms of service. Make sure you check the terms and guidelines of any sites you use.

HOW DO RATING AND REVIEW SITES WORK?

Each site has its own way of filtering and ranking reviews, web marketing specialist Paul Maxwell says.

For instance, Yelp uses an algorithm to recommend reviews it thinks will be the most helpful, based on quality, reliability and the reviewer's activity on the site.

Other sites base reviews on star ratings. The owner of one company says

“POOR REVIEWS CAN SNOWBALL TO THE POINT WHERE THEY CAN ACTUALLY PUT YOU OUT OF BUSINESS”

getting a four-star rating as opposed to a five: "Can hurt more than not writing a review at all."

Chris Loomis, boss of a sightseeing tour company, remembers: "One four-star review drove my ranking down from fourth to seventh. In a competitive market like ours, that was a harsh penalty. Luckily, we've since put things right and we're now fourth out of over 400 companies."

HOW CAN YOU ENCOURAGE GOOD CUSTOMER REVIEWS?

Former London School of Economics business analyst Geoff Church says: "It's a good idea to start with the best clients in your existing customer base. The best reviews come from customers who are getting the most value out of your product.

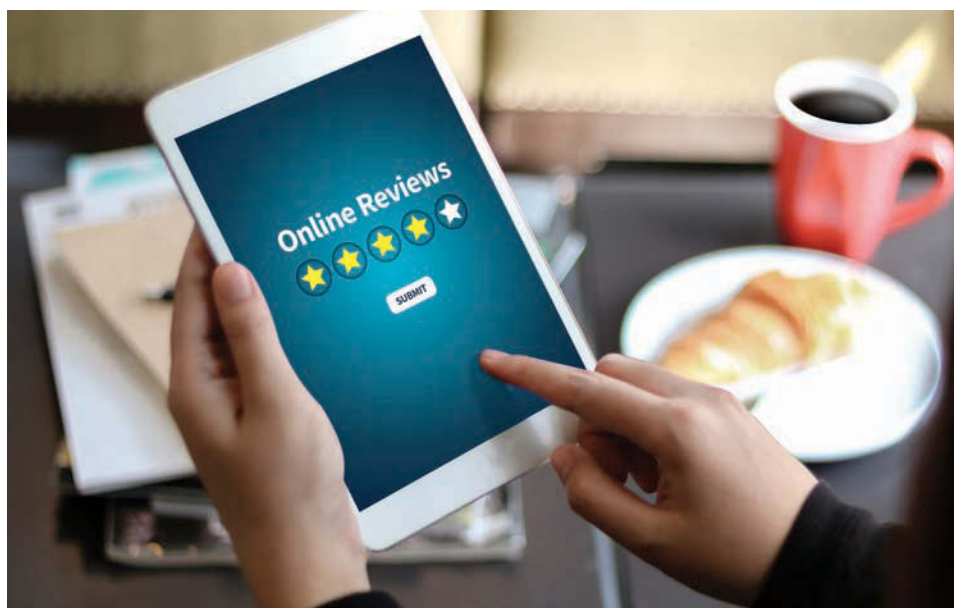
"The ideal review doesn't just praise a product, but makes it clear who it's right for. The best time to ask for a review is when the value you've delivered to a customer is fresh in their mind.

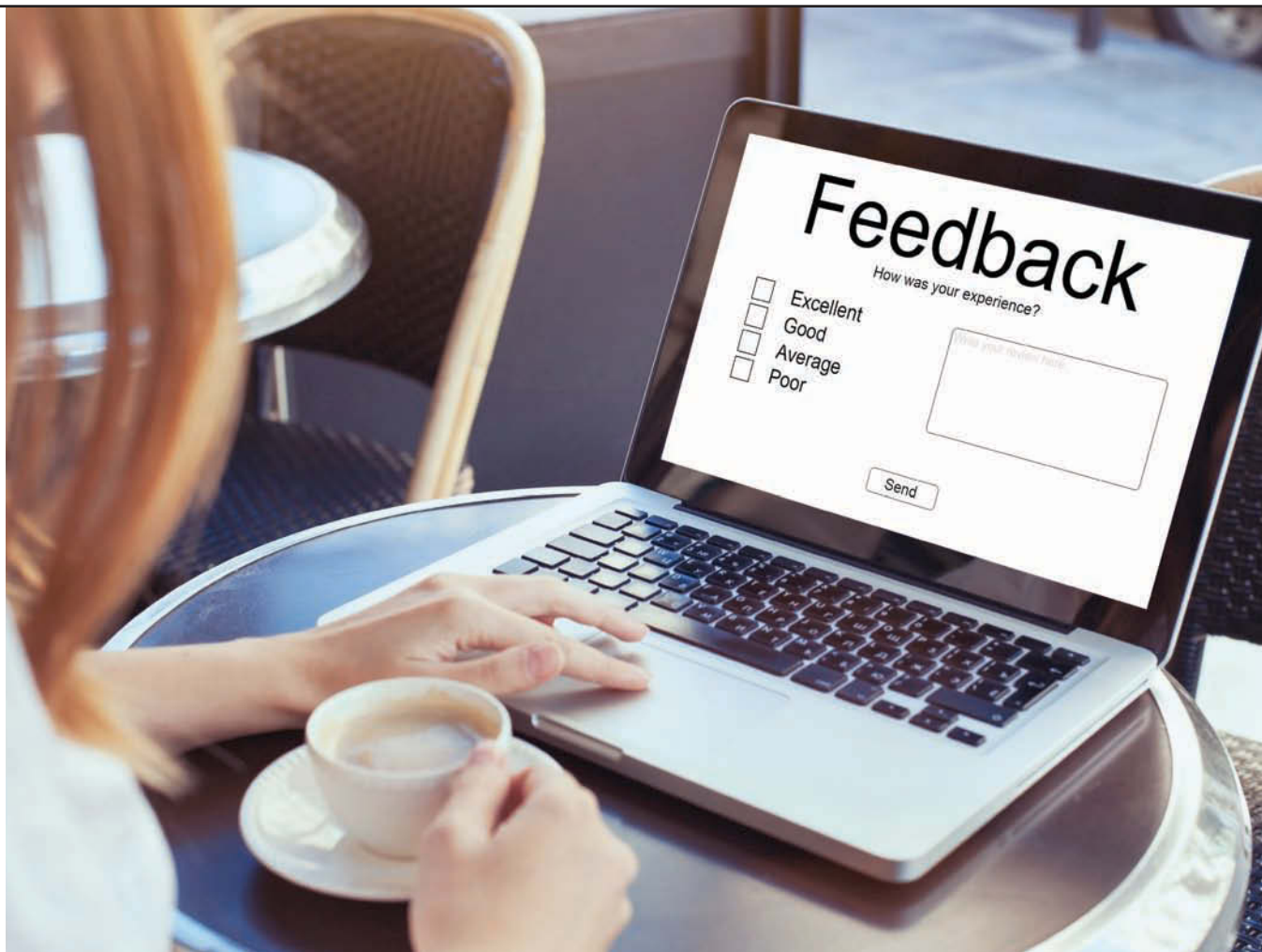
"Don't leave it more than three days and never ask for a good review, just an honest opinion, and 'invite' rather than 'ask'."

One way to get reviews is with a short email or through your business' social media networks.

Geoff says a typical email request could read: 'So glad you feel you're getting value from our product. Would you consider posting a review online? A sentence or two would be hugely appreciated and would help us get more valuable customers like you.'

Studies have shown that email response rates can jump by almost 20





per cent between 1-3pm and that 33 per cent more people write responses on Mondays than on Fridays.

Make sure your emailed review requests are mobile friendly - over 50 per cent of positive results now come from mobiles.

"Emails are effective, but even better is to make the request in person," Geoff adds. "It has been found that this can result in seven to eight times more reviews than asking via email.

"Keep the tone warm and lighthearted and use the opportunity to build a stronger relationship with customers. Let them know how much you appreciate them taking the time to give you feedback."

ALLOWING REVIEWS TO BE POSTED

If you want to generate online reviews, it goes without saying that there needs to be a place for customers to post them. For instance, if you want positive reviews on Yelp, you need to make sure you've set up a profile.

This is especially important on a site like Yelp because 'claiming' your

business will allow online reviews to be shown on search engines. And even if you don't always need a profile to collect online reviews, you will need one to respond to negative feedback.

Once you've identified where you want your reviews to be left, make sure you collect a link to that location, so reducing the amount of effort a customer needs to make to post their feedback.

Neil says that in cases where customers are particularly pleased with a product or service, they might be persuaded to take part in a case study.

He explains: "In some circumstances, a case study can be more powerful than a simple online review.

"It can show prospective customers that your goods or services can work for people like them. They can identify common problems, while pictures and videos in the study show that it's based on real people."

What's the secret of getting good online reviews? It's simple, according to Chris: "Don't just say you provide a good service, actually do it."



BAD REVIEWS

Not all feedback will be positive and complimentary - you can't please everyone - and bad reviews can drive down your listing on consumer sites, making it harder to find.

Manchester marketing consultant Neil Willis says: "You can't stop someone slagging you off and most sites, like Facebook, won't let you delete bad reviews."

But there are ways of minimising the damage caused by negative feedback. For instance:

- ★ Respond promptly to show you care and value the customer's opinion. There have been many cases of this being enough for the customer to give you a second chance.
- ★ Deal with the problem offline by email, letter or phone. Yelp gives business owners the chance to do this by email. If the matter is sorted, you can leave a brief comment in the public timeline.
- ★ Be polite and courteous. Offering a refund or explaining the situation in more detail is often enough to do the trick.
- ★ Look for the positive in a negative comment. Most people giving negative reviews aren't being personally hostile, but merely want to express an opinion that could reveal an area of your business which could benefit from improvement.



SECURITY SUITES

Looking for all round software protection for your computer? Paul Rigby takes a look at what's available

Most of us spend more and more time connected to computers but all too few of us spare much thought for PC security. And yet, without the protection of a security suite you might find your most important documents imprisoned by encrypting ransomware. A Trojan could force your poor PCs to labour at tasks like attacking websites or sending spam propaganda. You could find your very identity stolen. If you don't have the protection of a security suite, now's the time to enlist one.

SECURITY SUITES

Most security suites offer at least three levels of security products, a standalone antivirus utility, an entry-level security suite and an advanced suite with additional features. Most entry-level suites include antivirus, firewall, antispam, parental control and some sort of additional privacy protection such as protection against phishing sites, those frauds that try to steal your passwords. The advanced package typically adds a backup component and some form of system tune-up utility, password managers and other security extras.

Malware protection is the heart of a security suite; without an antivirus component, there's no suite. Naturally you want a suite whose antivirus is effective.

FIREWALL CHOICES

A typical personal firewall offers protection in two main areas. On the one hand, it monitors all network traffic to prevent inappropriate



MOST SECURITY SUITES OFFER AT LEAST THREE LEVELS OF SECURITY PRODUCTS"

access from outside the network. On the other, it keeps a watchful eye on running applications to make sure they don't misuse your network connection. The built-in Windows Firewall handles monitoring traffic but doesn't include program control. A few security suites skip the firewall component, figuring that Windows Firewall already does the most essential firewall tasks.

The last thing you want is a firewall that bombards you with incomprehensible queries about online activity. Modern firewalls cut down the need for these queries by automatically configuring permissions for known programs. The very best ones also handle unknown programs by monitoring them closely for signs of improper network activity and other suspicious behaviour.



SQUELCH SPAM

These days, most of us hardly ever see spam messages in our inboxes because your email provider filters them out. If you don't get this service from your provider, it can be hard to even find your valid mail amid all the offers of male enhancements, Russian brides and quick-money schemes.

If your provider doesn't squelch spam, it's smart to choose a suite that has spam filtering built in. Look for one that integrates with your email client. Client integration lets it divert spam into its own folder and sometimes let you train the spam filter by flagging any spam messages that get through or, worse, valid messages that wound up in the spam pile.

PHISHING AND PRIVACY PROTECTION

The best antivirus in the world can't help you if a fraudulent website tricks you into giving away your security credentials. Phishing sites masquerade as bank sites, auction sites, even online game sites. When you enter your username and password, though, your account is instantly compromised. Some clever ones will even pass along your credentials to the real site, to avoid raising suspicions.

Steering users away from phishing sites definitely helps protect privacy but that's not the only way suites can keep your private information out of the wrong hands. Some offer specific protection for user-defined sensitive data, credit cards, bank accounts, that sort of thing. Any attempt to transmit sensitive data from your computer sets off an alarm. Some contract with third-party vendors to offer credit protection. And some supply a hardened browser that lets you do online banking in an environment isolated from other processes.

DON'T BOG ME DOWN

One big reason to use a security suite rather than a collection of individual utilities is that the integrated suite can do its tasks using fewer processes and a smaller chunk of your system's resources. Or at least, that's what ought to happen. Few modern suites have an appreciable effect on performance.



WHAT'S THE BEST SECURITY SUITE?

If you're looking for a suite that covers the basics without getting in the way, Bitdefender Internet Security and Kaspersky Internet Security are recommended. For all dancing suites, Bitdefender Total Security and Kaspersky Total Security are excellent. Symantec Norton Security Premium protects up to 10 devices and McAfee LiveSafe doesn't put any limit on the number of devices, great for a cross-platform multi-device security suite. With a powerful, integrated suite protecting your devices, you can stay protected without worrying about balancing security against performance.

Bitdefender Internet Security 2017

£24.99 at BitDefender UK

Bitdefender Internet Security 2017 packs every feature you expect in a security suite, along with a wealth of bonus features. An updated user interface revitalises this excellent suite.

Bitdefender Total Security 2017

£29.99 at BitDefender UK

Bitdefender Total Security 2017 offers a cornucopia of security features for Windows, with plenty of bonus features. You also get Android security and antivirus for Mac.

Kaspersky Internet Security (2017)

£31.49 at Kaspersky UK

Excellent performance and a huge range of security-centric features, Kaspersky Internet Security is one of the top picks for keeping your PC and devices safe.

Symantec Norton Security Premium (2017)

£39.99 at Symantec UK

In addition to a raft of top-notch suite features, Symantec Norton Security Premium comes with 25GB of online storage and a top-tier parental control system.

Kaspersky Total Security (2017)

£31.99 at Kaspersky UK

To the impressive feature list of Kaspersky's entry-level suite, Total Security adds password management, excellent parental control, file encryption, secure deletion and more.

McAfee LiveSafe (2017)

£89.99 at McAfee UK

In addition to protecting all your Windows, Mac, iOS and Android devices, McAfee LiveSafe offers a unique encrypted cloud storage system.

McAfee Total Protection (2017)

£39.99 at McAfee UK

To the feature set of McAfee's entry-level suite, Total Protection adds file encryption and four additional licenses for the True Key password manager.



Webroot SecureAnywhere Internet Security Complete

£32.49 at Webroot UK

Webroot SecureAnywhere Internet Security Complete includes a powerful, unusual antivirus, 25GB of hosted online backup and a system optimisation system.

Avast Internet Security 2017

£39.99 at AVAST Software UK

Avast Internet Security 2017 includes an antivirus, a robust firewall, a simple spam filter and a wealth of bonus features.

Check Point ZoneAlarm Extreme Security 2017

\$89.95

Check Point's ZoneAlarm Extreme Security 2017 adds a wealth of security components to its core powerful firewall.

G Data Total Security 2017

\$69.95

G Data Total Security 2017 adds significant bonus features that are well worth the price bump from the company's entry-level suite.

Panda Global Protection (2017)

\$49.99

Panda Global Protection boasts the wealth of features you'd expect in a security mega-suite but it doesn't match quality of the top competitors and its pricing is confusing.

AVG Internet Security - Unlimited (2017)

\$69.99

As the name implies, AVG Internet Security - Unlimited lets you install protection on an unlimited number of Windows, macOS and Android devices.

Avira Free Security Suite (2017)

Free

Avira Free Security Suite, introduced this year, packs a goodly collection of features beyond antivirus but it doesn't come close to the power of a full-scale, paid security suite.



GET A GOOD DEAL

Lost your job? Trevor Johnson explains how to obtain the best redundancy package

Do you really have to take what you're offered when the boss sits you down and explains that, with deep regret, they're going to have to let you go?

The answer to that, according to the experts, is a resounding: "Not on your life."

Studies have shown that redundancy packages are by no means set in stone and consultants stress that although obviously it varies by company and the seniority of your position, there's often plenty of scope for you to thrash out a better redundancy deal than the one you were originally offered.

GOLDEN RULE

Says employment lawyer Jonathan Lewis, who specialises in redundancy deals: "The golden rule is don't automatically agree to everything you're offered. Play it cool. Ask to see the proposals in writing. Say you need

to think about it - and then come back with some suggestions of your own."

Experts say it's vital that redundancy victims should understand what's called their 'negotiating leverage'. A study at Manchester Business School identified three key factors that can swing the balance when fighting for a good deal:

★ **Guilt factor.** If you're a long-time employee, the boss will probably feel bad about having to let you go. So keep things friendly, say you understand his predicament - and make them feel even worse.

★ **Morale factor.** Your colleagues will want you to be treated fairly. Failing to do right by redundancy victims can have a corrosive effect on the remaining staff. It has even caused them to jump ship in sympathy.

★ **Legal factor.** Legal claims by disgruntled redundant workers can be expensive and bring an employer unwelcome publicity. That's why

negotiations have increased by 10 per cent in the past year.

Jonathan says: "Bosses just don't want the grief a legal claim can bring and will often pay a bit more to avoid it."

EXPERT ADVICE

Here's some expert advice on how to get the best redundancy package:

★ Make sure you're getting what you're entitled to. For instance, anyone who has worked continuously for two years for a company is entitled to two years' statutory redundancy. This doesn't apply to contractors, casual workers, some civil servants or police officers.

A redundancy package gives workers below the age of 22 the right to half a week's pay for each year of employment, a full week's pay for each year for those aged between 22 and 40 and a week and a half's pay for each year of work over the age of 41.

★ Always negotiate. "Most bosses hate to make people redundant," Jonathan says. "Therefore, striking a bargain to leave quickly and quietly often produces higher payouts than deals that end in arguments, accusations and resentment."

★ Look at voluntary redundancy. Generally, payments for a voluntary redundancy are larger than statutory redundancy payments and are offered to make it appear more financially attractive for you to agree to terminate your contract.

Says human resources consultant Anna Skelton: "If you're considering taking voluntary redundancy, make sure you feel comfortable with the sum being offered and have factored taxation rates into all your calculations."





That's good advice because studies have shown that although a voluntary redundancy payment is often larger than compensation paid to a compulsory redundancy victim, the volunteer could be worse off when the taxman has taken his share.

This is because payment made to voluntarily resigning workers can be seen as a 'terminal bonus' by the Revenue, so can be subject to tax and national insurance contribution rates

- ★ Go for enhanced benefits. Instead of asking for a higher redundancy settlement, consider negotiating for higher non-cash and other benefits, Jonathan advises.

He says this is particularly tax efficient if your payout, via payroll, is likely to exceed the £30,000 tax free limit for redundancy payouts.

Extra benefits can include an enhanced pension or additional tax free lump sum paid into your pension pot, keeping your company car or mobile phone and even share payouts.

Companies are frequently happy to maintain an employee's personal medical insurance, as premiums are paid annually, and an employer won't lose out if the redundant worker retains the insurance until the end of the year.



THERE'S OFTEN PLENTY OF SCOPE FOR YOU TO THRASH OUT A BETTER REDUNDANCY DEAL THAN THE ONE YOU WERE ORIGINALLY OFFERED"

- ★ Sign a non-compete clause. If you're in senior or middle management, your boss may not want to see you jump ship after redundancy and join a major rival.

Offering to sign a non-compete clause for six or 12 months can pay dividends, Jonathan says, who had a client who recently signed a year-long agreement and almost doubled his exit package.

- ★ Press for a retraining payment. It's sometimes possible to negotiate for financial help for retraining as part of a redundancy package and also get your employer to pay for a career development consultant to recommend an appropriate course.

- ★ Come to a settlement agreement previously known as a compromise agreement. If your employer is finding it hard to produce good reasons for your redundancy, you could consider agreeing to restricting your legal right to sue your boss for wrongful dismissal.

However, London redundancy counsellor Fiona Hopkins warns that you should only sign such a document in return for a substantial payment, as going down this route could restrict any future

legal remedies against an ex-employer.

Remember that once you've signed a settlement agreement there's no going back, which is why recent legislation insists you take independent legal advice on the terms and effects of the agreement.

- ★ Investigate voluntary severance packages. These are increasingly being offered to long-term employees who are close to retirement age as another alternative to going down the compulsory redundancy route.

Sums offered can range from one week's salary for every year worked to up to a year's pay. Anna advises: "If voluntary severance hasn't been taken up by as many workers as your boss had hoped, you could be in luck when negotiating a higher offer."

If your employer is going out of business, it's worth seeing if you can salvage anything from the wreckage.

"I had one carpenter client who was building some stables when the company he was working for went broke," Fiona remembers.

"As part of his settlement, he was able to convert the hay and food store into a very nice custom built workshop."



KNOW YOUR COMPETITION

It doesn't pay to skip researching your rivals when starting your own business.

Linda Whitney finds out why

You think you have a great business idea, but will it fly? How do you know someone hasn't done it bigger, faster and just plain better already? And if they have, should you abandon it?

The answer lies in researching your competition. Many people think that in order to succeed they need to have a business idea for which there is no competition, but that's not necessarily the case.

As Carl Reader, author of *The Startup Coach*, points out: "Google wasn't the first search engine - it was simply the easiest to use and the best performing."

Even if your idea is unique and no one else does it in your area or the way you intend to, it doesn't pay to skip



YOU NEED TO BE CLEAR THERE IS A MARKET FOR YOUR IDEA, WHETHER IT'S BEEN DONE BEFORE OR NOT"

researching the competition when starting up.

Research will not only allow you to find out what level of competition exists, but also their strengths, weaknesses, what their customers think about them and how you can beat them.

WHAT QUESTIONS DO YOU NEED TO ANSWER?

Make a list of the questions your research intends to answer. Is it to find out if anyone else is doing what you're doing or, if you already know there are direct competitors out there, to discover enough details about their offering to ensure you can provide an alternative that's in some way superior?

Shaun Thomson, CEO of business training organisation Sandler Training

in the UK, says: "When evaluating competitors, be systematic. We use our 'Competitor Impact Tool' to establish the facts about competitors, so that you can evaluate your product or services against them and adjust or enhance where necessary.

"The key sections to look at and evaluate are their products/services, performance, market, people, positioning, value proposition/pricing, accounts and strengths/weaknesses."

WHERE TO LOOK

Your first - and easiest to access - source of information on your potential competition is the internet. Look at competitors' websites and note the range of services they offer, what they charge, which markets they're targeting and how interactive their sites are.

TRY THEM OUT ONLINE AND IN PERSON

Clive Sawyer, managing director of business expansion consultancy Business Options, says: "Once you've identified your competition, try them out as a customer.

"You'll soon find out their pricing points, the levels of service they offer and how they handle customers - a wealth of information you can use to work out how you can compete with them."

You can also contact them online, Clive suggests: "If you email them and they get back to you in 30 seconds, you know you either have to beat that time or decide to focus on some other feature of your business if you want to get the edge over them, such as responding to customer enquiries by calling back in person."





Once you've identified your competition, try them out as a customer

TRADE RATINGS AND CUSTOMER REVIEWS

In some sectors there are online ratings systems, compiled from customer reviews.

If your potential competitor is in a trade such as electrical or plumbing, look at the Checkatrade website - it includes ratings of their service and references from customers. If you're in hospitality, look on sites such as TripAdvisor to see customer reviews.

"A pattern of negative ratings or reviews can tell you what your competitors are getting wrong, so you know what you could do to beat them," Clive says.

Social media and online forums are also valuable resources for finding out what customers think of companies, how fast they reply to complaints and even if they reply at all.

Clive says: "The better you understand how your competitors work, the more information you will have in order to decide where you want to position your company in the marketplace and how best you can compete with them."

WHAT ABOUT INSIDE INFORMATION?

Shaun says: "Many companies use quite dirty tactics to get inside

information about competitors, ranging from headhunting their top salesperson to getting staff to call and pretend to be prospects.

"We would firmly advise against this - these tactics are not representative of a smart, customer centric company and that is ultimately what's needed to beat competition."

WHAT IF YOU FIND THERE ARE NO COMPETITORS?

How do you know if it's because your idea is brilliant, one of a kind and therefore potentially great or rubbish because no one else is doing it for a good reason?

Shaun says a unique idea is no guarantee of success: "The main issue doesn't lie in the idea - it's the execution.

"Many people start a company because they have a stellar idea for a new product or service, but it's vital to ask what problem does your new product or service solve? You need to be clear there is a market for your idea, whether it's been done before or not."

So whether you find there are no competitors or a thousand, careful research and a strategy based around your findings will mean you stand a better chance of success.



RESEARCHING THE COMPETITION BROUGHT ME CUSTOMERS

Arthur Chirkinian is setting up a new business, based in Chiswick, west London, called In Your Face Advertising, which is due to launch around December 2017.

Arthur says: "We're going to be offering a way that businesses can design online, eco-carrier bags that customers can pick up for free, effectively paid for by the advertisements carried on the bags.

"There will also be eco-bins carrying advertising and other products for use on exhibition stands."

Arthur did a lot of market research, though there were no direct competitors doing the same thing.

He adds: "We called up companies providing, for instance, plastic carrier bags carrying branding. We spoke to them and in the process got lots of useful advice and information to help our own production and business. In some cases, they have become potential customers.

"I found that researching the competition paid huge dividends when it came to setting up the business."

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We are what we do

ASK THE EXPERTS

Your franchise questions answered by our panel of industry specialists

Q Why do franchise investment levels vary so much?

JOHN PRATT WRITES:

Franchises, like businesses in general, come in all shapes and sizes. Some envisage franchisees working from home, perhaps on a part-time basis, others may require a franchisee to operate from a van and yet others may envisage substantial retail premises being used for the purpose of the franchise.

You should bear in mind that not only will you have to pay an initial fee to the franchisor, but you will have to buy equipment and possibly a vehicle as well. If you're operating from premises, you might have to undertake a shop fit and pay a premium on the lease, so you need to know precisely what you're going to have to pay out and when.

You also need to remember that your business will not be profitable immediately. It may take over a year before it's in profit, so you will have to have sufficient funds with which to live during that period.

When you have calculated the total initial outlay, you need to establish, with the help of the franchisor and talking to other franchisees, the likely levels of profit to ensure it makes sense to incur that initial outlay.

Q Are there any areas of the franchise industry experiencing significant growth?

BRIAN DUCKETT WRITES:

Three areas spring to mind where our business, The Franchising Centre, is seeing most increased activity.

The first is the trend towards multi-unit franchisees where, perhaps surprisingly, there are several franchises where operating one outlet doesn't produce a satisfactory return for a good franchisee. Having a mini-chain of three, five or even more outlets is a much more attractive business.

Moving on from here, there are now an increasing number of multi-brand

franchisees with perhaps a number of, say, pizza, chicken, burger and coffee outlets.

This would have old-style franchisors spinning in their graves, as they would never have allowed their franchisees to operate other, competing businesses. However, a good operator is a good operator and provided they can bring success to all the brands they represent, why not?

Finally, there's the trend towards multi-brand franchisors. Once a franchisor nears capacity in its home market, it has to consider whether to take its brand into international markets or create another system at home.

Many choose the latter option and embark on acquiring master licences from overseas or taking over existing franchised businesses in their own country.

The good news with all of these is that they demonstrate the continuing growth of franchising as a way of doing business all around the world.

Q What are my obligations as a franchisee?

LOUISE HARRIS WRITES:

I would 'oblige' prospective franchisees to undertake research into what being a franchisee means before they look at a franchise model. Doing the British Franchise Association's free Prospective Franchisee Certificate is a great place to start.

The second obligation I'd put in place is to be honest with oneself about skills and interests. For example, if you don't like making cold calls on the phone, don't sell yourself into a franchise where this is critical.

Being a franchisee comes with its own set of obligations specific to each franchise. These might include timed actions, event commitments and key performance indicators.

Obligations should be clearly laid out in the contract and/or a disclosure document that's seen before you sign for a franchise.



BRIAN DUCKETT is chairman of The Franchising Centre, part of the world's largest network of specialist franchise consultants.



JOHN PRATT is senior partner at specialist franchise firm Hamilton Pratt and has advised franchisors for over 25 years.



LOUISE HARRIS is franchise director of Wilkins Chimney Sweep. She sits on the British Franchise Association board and chairs the membership committee.



SHELLEY NADLER is a legal director in Bird & Bird's international franchising team and has many years' experience of advising on all aspects of franchising.

You're typically obliged to engage in some form of financial reporting, managing some form of sales and marketing, handling local staff and/or enquiries. You may be obliged to renew machines or kit, so understanding the financial implications of this is key.

Above all, I feel the obligations on a franchisee are to engage with the franchisor in a professional manner and together drive the business. This means talking through challenges, disclosing concerns or niggles and giving positive feedback too.

Q How is a dispute between a franchisor and franchisee resolved?

SHELLEY NADLER WRITES:

The first thing a franchisor and franchisee in a dispute situation should do is have a face to face meeting to see if they can find a solution that will satisfy both parties.

In some cases, a franchisor will accept a solution that involves the franchisee selling its business. If this does not resolve the dispute, the franchise agreement should set out how disputes are dealt with.

Often, franchise agreements specify that the parties have to seek to resolve the dispute by mediation before litigation in the courts is commenced and will specify the body dealing with mediation.

Mediation is where an independent mediator encourages the parties to resolve the dispute themselves through discussions in order to seek a compromise. Mediation is confidential, quicker and less costly than going to court. The cost of the mediation is shared by the parties.

The mediator does not give an award or make a decision if an agreement is reached by the parties to settle a dispute.

If a settlement to a dispute cannot be reached through mediation, the franchise agreement will state if the dispute is to be dealt with by the courts or through arbitration. In either case, you will need to instruct lawyers.

Arbitration is similar to litigation, as there is an individual who acts as an arbitrator to decide the issues and makes a decision that will be binding on the parties.



£5000 Fast Start Guarantee

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[THE KITCHEN DEPOT]

BUILT FOR SUCCESS

The Kitchen Depot's tried and trusted branding and supply formula equals a powerful franchising opportunity

The Kitchen Depot's aim is to become the best independent kitchen retailer in the UK and it's looking to recruit ambitious franchisees to help the company achieve its aim.

Two generations of family values have made The Kitchen Depot what it is today - a business with a reputation for honesty, integrity and courtesy.

GROWING NETWORK

As a franchisee, you'll be part of a growing network of like-minded people who want every customer to be satisfied with the service, quality and experience of having a kitchen supplied and installed by The Kitchen Depot.

Mark McCay, Managing Director of The Kitchen Depot, says: "Our company culture sets us apart from every other kitchen company. What we have is unique and we want to share this with you.

"We will put you through rigorous training and business development. Plus, we'll show you how we have

grown from a small family firm to where we are today through hard work, commitment and learning from our mistakes.

"Our UK factories are geared up to supply every kitchen complete and on time, while strict quality control measures are in place - from manufacture through to final delivery directly to your customer's door."

UNIQUE SELLING PROPOSITION

According to The Kitchen Depot, what sets it apart from its competitors is the belief that real value is about more than simply a low price.

Mark explains: "It's about the quality of our products, the expertise and professionalism of our people and about staying loyal to our underpinning family values.

"We also keep a close eye on the marketplace to make sure we remain highly competitive, so that we always offer exceptional quality and outstanding service in everything we do.



THE QUALITY OF ITS PRODUCTS, THE EXPERTISE AND PROFESSIONALISM OF PEOPLE AND STAYING LOYAL TO THEIR UNDERPINNING FAMILY VALUES IS WHAT SETS THE KITCHEN DEPOT APART FROM ITS COMPETITORS"

"Consequently, we believe we provide real value that simply cannot be beaten."

Mark adds: "We know from our own research that this is what makes our customers recommend us time and time again."

As a leading manufacturer, The Kitchen Depot is able to stabilise and control its own costs, therefore offering a higher specification of product as standard, alongside providing a reliable supply chain.

While combining the best attributes of the global market leaders, The Kitchen Depot is proud to incorporate Italian design and German engineering into its products.

Furthermore, using the latest technologies, the company's team of highly skilled machinists ensure high standards of quality assurance are upheld.

From its founding store in Telford, the company has opened nine stores nationwide, including franchised outlets in East Kilbride, Dumbarton, Falkirk, Kirkcaldy, Hemel Hempstead, Shrewsbury and Wolverhampton. Each individual franchise enjoys exclusivity to the local areas.

It has three manufacturing bases - one in Telford, Shropshire and a further two in Glasgow, Lanarkshire.

FRANCHISE PACKAGE

What does a franchisee get for their investment? A comprehensive package that includes:

- ★ A proven formula. You're five times more likely to succeed using The Kitchen Depot franchise formula compared with a new start-up business.
- ★ Product development. The company regularly invests in production, which





maintains its place at the forefront of productivity.

- ★ Brand investment. Investment in the region of just over £500,000 is made on both direct and indirect brand support.

- ★ Comprehensive showroom set-up. Full retail site selection and showroom fit-out service included.

- ★ Comprehensive training. The programme covers key areas such as product knowledge, CAD design, kitchen planning, business systems, order processing, accounts and finance, marketing and PR, presentation skills, sales and negotiating, customer services and after-sales procedures.

- ★ An extensive training manual.

- ★ Pre-launch marketing. The company's proven brand strategy has been developed over many years. While franchisees are completing their training programmes, The Kitchen Depot will be targeting their core market to ensure they hit the ground running on launch day.

- ★ Ongoing support. For the first six months, franchisees receive weekly visits from The Kitchen Depot's Business Support Manager.

"The success of The Kitchen Depot is not only measured by our marketing and the quality of our product, but also by the quality and commitment of our entire team," Mark says.

"Every member of our staff is fully committed to delivering the best service he or she can offer.



"Our philosophy of 'go the extra mile' is part of the DNA we talk about. 'People Make The Kitchen Depot' is a banner that could be proudly displayed above the door of our showrooms.

"Our people have a relentless appetite to please the customer at all costs and a desire to do exactly what we say we will do."

RECRUITMENT PROCESS

The Kitchen Depot's recruitment process includes an initial meeting with the franchisor, at which the company's philosophy and vision for the future will be presented, as will set-up costs and potential financial returns. Investments start from as little as £64,000.

This is followed by a second meeting, where company set-up, financing the business and potential showroom sites will be discussed.

"We want more and more people to share in our success and for you to become a part of it," Mark says.

"Your drive and enthusiasm combined with our tried and trusted branding and supply formula equals a powerful franchising opportunity."



INFORMATION

Email
mark.mccay@thekitchendepot.co.uk
 or visit www.thekitchendepot.co.uk.

"Today we cleaned 17 homes YET never left our house!"

Imagine owning your own domestic cleaning franchise,
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★ Featured on BBC2's Working Lunch.

★ No cleaning done by you EVER!

★ Client pay in advance

★ Established January 1997

Ralph & Hazel
Franchisees in Fife,
Scotland



The British Franchise Association's advice to picking the right franchise is as follows:

- ✓ should be able to recover your initial franchise fee in the first year;
- ✓ A reliable residual income from regular clients;
- ✓ can build an asset that can be sold at a profit;
- ✓ free access to 100% of existing franchisees network;
- ✓ well proven systems and procedures and continual training and support.

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Family owned **with** family values and a national identity offering: honesty, openness, integrity, professionalism and a product which is manufactured right here in the U.K.



Not just
a pretty
franchise



To discuss franchise opportunities with The Kitchen Depot, please email **Mark McCay** at mark.mccay@thekitchendepot.co.uk

thekitchendepot.co.uk

Currently at 9 locations across the UK

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♦ Wolverhampton ♦ Hemel Hempstead ♦ Falkirk ♦ Kirkcaldy





CARE SECTOR FRANCHISING

David Glover, franchise recruitment manager at Caremark, explains how to overcome some common sector challenges

Being open, honest and planning in advance is the best approach for everyone when investing in a care franchise.

Far from shying away from any industry challenges, you should think about them from day one to ensure your success.

CARER RECRUITMENT AND RETENTION

Recruiting great carers is a challenge for any care business owner, so it's one you need to be ready for from the get go.

As part of your due diligence, take time to understand what your franchisor of choice will do to help you with carer recruitment. It won't do it for you, but it should have tried and tested models for recruitment that you can follow.

For example, we test recruitment activities before filtering the most successful to our network for them to implement. Training on modern day digital campaigns and partnerships

with specialist agencies are just some of the ways we help franchisees find quality care workers.

On top of that, think about what you could do locally so people not only know about your business, but want to work for you too. This is where your local research goes up a notch - don't just plan how you'll find your customers, plan for how you'll find your carers too.

Recruitment may be a challenge, but retention of quality carers should be an even more important focus for you in your new business.

A staggering 30 per cent of carers leave the industry within their first year. And what may surprise you is that pay is not the major reason for doing so. When surveyed, carers said things like good training, flexibility and career progression are more important to them, as well as feeling valued and part of a strong team.

How will you ensure all of that? Discuss retention strategies and incentives with your franchisor and decide how you're going to create a culture that people genuinely want to be a part of. This is essential business planning for any care business.

Because retention is something we place a lot of emphasis on, our carer turnover is much lower than the industry average and franchisees keep years of experience and knowledge within their businesses.

RAISING FINANCE

There's no getting away from it - you need a decent amount of funding to get into the care sector. Far from being daunted or disheartened by this, I recommend looking for a franchisor who has established good relationships

with the banks and can offer attractive funding packages specifically designed for franchise start-ups.

There's no need to feel priced out of the market if setting up a care business is your dream, but you must be realistic and honest with a franchisor when discussing finances - it's nothing to be embarrassed about.

High street banks like HSBC, NatWest and Lloyds will lend up to 70 per cent of your investment because they have access to the established track records of other successful franchisees in the network.

They all have dedicated franchise teams, so always ask to speak to them when discussing funding options for your new business. Otherwise there's a danger of getting lost in translation with general business advisers.

As part of our recruitment support package, we facilitate this whole process by instructing an independent company to prepare a business plan and present it to your bank of choice, so be sure to ask your franchisor how it helps you navigate this part of your journey.

GETTING A 'GOOD' TERRITORY

In my opinion, there's no such thing as a 'good' or 'bad' territory for a care business.

Provided you have a solid minimum population number, there's no magic formula. If I were to look at our top three performing franchisees, their territories couldn't be more different in terms of affluence, size and population demographics.

'If this territory was good, wouldn't it have been taken already?' It's not a silly question, it's just not how franchising works. Most people





will invest in and run a business in their local area. So if an established franchisor tells you it has a territory near you free, then quite frankly you're in luck.

Care happens everywhere and provided you work to understand the nature of the territory you take, there's no reason you shouldn't be successful.

For example, those in more affluent areas will likely have more private pay clients, but find carer recruitment more of a challenge due to higher employment rates, while those in less affluent regions will likely run more local authority contracts and find carer recruitment that little bit easier.



PROVIDED YOU WORK TO UNDERSTAND THE NATURE OF THE TERRITORY YOU TAKE, THERE'S NO REASON YOU SHOULDN'T BE SUCCESSFUL"

with franchisees operating under the Caremark brand.

Therefore, the length of time it can take for franchisees to secure a registration is reduced significantly compared to them doing it alone.

Your franchisor should also work with you to ensure you take on your care manager at the right time and that you don't take on office space until the appropriate moment to prevent wasting precious cash.

Finally, balancing your first customers with your first carers. You don't want someone ringing up requesting care if you don't have a carer in place. But similarly, you can't afford

to have carers sitting around with nothing to do for weeks on end.

Getting your timing right requires being able to accurately anticipate the growth of your business and it's here the support of a good franchisor is invaluable.

Most people who join a care franchise do so because of a desire to make a difference to others, as well as building a successful business for themselves.

There are challenges to overcome, just as with any new business. But with planning, support and determination your new care business could be the most rewarding thing you ever do.

CASH FLOW PRESSURES

Timing is everything when you're starting a care business and it's vital to plan when key resources are going to be brought into the business to minimise the impact on cash flow.

The most common, and often the lengthiest, delay that can impact business operations is in securing your registration with the appropriate regulatory body, whether that's CQC (England), Care Inspectorate (Scotland), CSSIW (Wales) or RQIA (Northern Ireland).

The advantage of working with a franchisor here is that it understands how to secure a registration. For example, all eight CQC regional offices in England are familiar with our working practices - they've approved our system and are comfortable



[GUTTERPRO]

HISTORY REPEATING ITSELF

Franchise veteran Mark Hennis is enjoying business success for a third time with GutterPRO

What to look for when you invest in your first franchise? It's a regular topic for discussion, but what about your second franchise? Or even your third? What do you look for then?

That was the challenge for Mark Hennis, 46, one of GutterPRO's recent franchisees. Mark was looking for his third franchise, having already started, built and, importantly, sold on two successful businesses.

STEPPING STONE

Originally a director at HSBC bank while still in his 30s, Mark knew the corporate world was simply a stepping stone to business ownership.

In 2009, Mark started his first business - a pub franchise with one of the leading operators.

"A baptism of fire," is how Mark describes it. Three successful years later, the right offer came along to "cash in", "sell up" and "move on".

Then came business number two. Mark was a firm believer in "specialising" and his second business, a retail franchise offering disability aids, certainly specialised.

He was one of the company's first franchisees, but saw the business potential. Again, three successful years later, Mark felt it was the right time to move on and sell.

Prior to business number three, Mark and his partner Naomi took time out for a well earned break in America.

If there is one thing the Americans do well, it's franchising, with many well crafted and memorable brands. This inspired Mark to look for



franchise number three. Back home, a trip to Leicester proved the catalyst.

Parking alongside a GutterPRO van, with its distinctive orange and blue livery, Mark thought the business "looks a bold and savvy brand". At the time, he hadn't heard of GutterPRO, but found out it was a franchise and British Franchise Association member - and "maybe business number three."

Back then, GutterPRO had only a handful of franchisees. A little early? Maybe, but Mark liked the specialist aspect of GutterPRO and felt it was "history repeating itself" and the chance to get involved early as the brand developed nationwide.

After meeting the franchisor, previously a British Franchise Association director, and speaking at length with a local franchisee, he signed up and launched in March 2017.

A 'fast start' is part of the GutterPRO pledge in the form of a three month, £5000 turnover guarantee. However, Mark wasn't resting on his laurels, almost pushing though the £10,000 level in the same period.



A 'FAST START' IS PART OF THE GUTTERPRO PLEDGE IN THE FORM OF A THREE MONTH, £5000 TURNOVER GUARANTEE"

Fast forward to October 2017 and it's been a good start for his new GutterPRO business. Incredibly, during September - his sixth month - Mark achieved a level of turnover from the fifth year of the projections.

NO WORKING AT HEIGHT

'Safe and sound, we do it from the ground' is the mantra of GutterPRO, which means no working at height.

GutterPRO is also brisk business. Jobs start on the day, are done on the day and are paid for on the day, which is good for cash flow, with the added bonus of steps on Mark's Fitbit.

GutterPRO now has over 20 franchisees spurred on by the performance of Mark and other successful GutterPRO franchisees.



INFORMATION

Email tony@gutterpro.co.uk or visit www.gutterpro.co.uk/franchise-opportunity.
Single van GutterPRO franchises cost £9,850 (plus VAT).



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- ✿ Full member of the bfa.
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- ✿ Work for yourself, but not by yourself with our proven support package.
- ✿ Award winning marketing campaigns.
- ✿ You don't need to have a background in sports to be successful.

"I started with Premier in 2011. I've always loved sport; I've always believed in sport, as a Mum with two young children of my own, I wanted to own a business that allowed me to combine the two together. The best part of my job is that I can pick and choose when I work, based around my children. I have achieved so many things personally and professionally that I could never have imagined."

Raakhee, Hertfordshire territory.



For more information...

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[ACTIONCOACH]

LIFE CHANGING

Become more, Do more, Have more, Give more

Gary Mullins has been a Franchise Partner with ActionCOACH for 10 years and, in that time, has built a business giving him a better work-life balance and a future for his family.

He tells us about his journey with ActionCOACH and how he has made an impact on his wider community.

"I spent my career all over the world, but never getting to really enjoy those places," Gary explains. "So I decided to look for something which would give me a better work-life balance."

FINDING ACTION

A year into developing his own business, Gary was approached by ActionCOACH.

"At this point, I had very little understanding of what business coaching actually entailed," he says.

"ActionCOACH's global conference in early 2007 was in Dublin and the UK master licensee offered to fly me out. I came back with so much information, I was impressed and six weeks later I flew out to Las Vegas for initial training.

"It was a life changing 10 days. Not only did I learn their systemised approach to business coaching and the technical knowledge of this new profession, but I also went through a huge personal transition. I was clear on what I wanted to achieve as a business, a coach, and how I could make a difference to people's lives."

BUILDING A TEAM

"Some people choose to coach to the hours they wish to work, whilst other Franchise Partners want to build a larger business.

"I had left corporate life to get a better work balance, but I also needed the business to support me in retirement. That meant I had to build



OUR ULTIMATE
GOAL IS TO GROW
TO A £10 MILLION
TURNOVER"



Gary with his son Steve and some of their clients at the Business Excellence Awards

the business to a size where it would generate an income for me once I was no longer working.

"Four years in, I was ready to move forwards with my growth plan. My son, Steve, had joined me as a Business Development Manager and it was around this time that he decided to become a coach.

"We now have 30 one-to-one coaching clients and have recently recruited another coach. It has become much more than a business that would support me in my retirement.

"As well as making a difference to the lives of the business owners we coach and their employees, we now coach several charity organisations and fundraise with our local Round Table."

LOOKING TO THE FUTURE

"Our five-year horizon is to build a £4 million-plus business with eight employed coaches, but our ultimate goal is to grow to a £10 million turnover. Steve is passionate about giving back and reaching that level

of income means we can make a significant difference.

"ActionCOACH is world class in terms of support, the structure and help is immense. You can achieve a fantastic return on investment, but you must have clear long-term goals and be willing to put the work in.

"I did and it's paying off for me, my family and our community."



INFORMATION

If you would like to develop a brighter future and you:

- A. Get a buzz from helping others succeed;
- B. Love learning and developing yourself; and
- C. Have enjoyed success in your career or sport...

Then find out more by watching the 6-minute overview video at actioncoach.co.uk

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*For a franchisee who follows the structure and processes set out by the franchise, whether you choose a small box or a big box proposition, **you should achieve a cash flow break even in your first month of opening** (as all our facilities have historically) and **return your entire investment in less than 2 years and 3 years respectively.***

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www.easyGym.co.uk/franchise



DRINK TO THAT

At only 25, Victoria Cooke runs three thriving Marston's franchised pubs. Trevor Johnson reports

Apparently, most of us think we could run a pub, write a novel or play the drums. Victoria Cooke chose the first, which proved to be a wise decision.

At only 25, she now runs three thriving Marston's franchised pubs.

STRENGTH TO STRENGTH

Her first pub, the Wheatsheaf, in Hull, East Yorkshire, has gone from strength

to strength, increasing food sales by more than 70 per cent in less than three years.

And earlier this year the business driven young mum went 45 miles north up the B1249 to Scarborough to acquire the award winning Crown Tavern, also a Marston's franchise.

Victoria now runs a third site, The Duke of Cumberland in North Ferriby, west of Hull, which she took over in June.

She says: "I may be young, but the support from my family and Marston's has been great. It's just a case of believing in myself enough to take on the challenge."

But even the dynamic Victoria couldn't be in two places at once and she knew that having a reliable team at the Crown was the key to efficient time management.

"Having a manager in place takes a huge onus off me," she says. "We made sure he was the face of the pub, which meant I could concentrate on the behind-the-scenes side of things."

Victoria was 22 when she decided a hospitality franchise was the way she wanted to go and came across the Marston's franchise at one of the company's discovery days.

"Having regularly stayed in a Marston's pub when visiting family, I had a bit of background on what they were about," she remembers.

"It was not enough to make a decision, but the discover day told me everything I needed to know and I left knowing I was going to achieve my dream. I knew what sort of pub I wanted and what I could make work and with the help and support from Marston's, together we found the perfect pub for me."

LEADING NAME

Which, all things considered, was hardly surprising. Marston's has been in the licensed trade since 1834 and is now the UK's leading independent pub retailer and brewer, with an average annual turnover of £680 million and a total estate value of more than £2 billion.

Marston's moved into franchising in 2011 and over 60 of its 1,500 pubs are





currently franchised. For a £25,000 fee, plus about the same amount of working capital, a franchisee takes over an established pub business with a full inventory package.

A comprehensive induction and training programme ensures new arrivals hit the ground running. This includes business courses at the company's centres of excellence, which allow candidates to have second thoughts about whether life in a busy community pub is definitely for them.

Successful candidates are expected to produce a thorough business plan based on detailed research. They must also have a customer focus, service ethos, an entrepreneurial spirit and the desire to succeed.

To lighten things up, Marston's stresses that running a successful pub also brings: "A fun and fulfilling lifestyle in which strong customer relationships and a busy, vibrant atmosphere all play a key role."

Under the Marston's system, franchisees keep a percentage of sales and quarterly profits and the company takes care of rent, utility bills and business rates. This allows franchisees to concentrate on building up the business and driving sales.

Hearing this at her discovery day sent Victoria away convinced she now knew how to achieve her dream: "I had always known I wanted to be my own boss, but until then never had an idea of which route to take and how I would get there."

BIG LEAP OF FAITH

At 18 she took what she calls "a big leap of faith" and moved to Qatar in the Middle East as a coordinator of



I MAY BE YOUNG, BUT THE SUPPORT FROM MY FAMILY AND MARSTON'S HAS BEEN GREAT"

big events like film festivals, golf and a royal wedding.

"I gained some great experience working with very qualified people, where I learned perfection, organisation and independence were vital," Victoria says.

Back in the UK after two years, she became a part-time waitress while she planned her future - and found to her surprise she was falling in love with the hospitality industry. Rapid promotion to supervisor and assistant manager followed.

Victoria recalls: "A year and a half later I started to think how I could change the passion I had for the industry into the opportunity to become my own boss. Scrolling through the internet, I came across various franchising options.

"At 22, I knew I had nothing to lose, but still wanted to be sure the money I had saved over the past few years was going to be invested in something worthwhile."

That was when she came across Marston's and knew she need look no further.

LEARNING CURVE

"I knew taking over the Wheatsheaf would probably be the hardest thing I'd done - and it was," Victoria says of the days of working from early morning until midnight, taking over the kitchen when the chef abruptly moved on and facing the most precipitous of learning curves.

"It was a physically challenging period, to put it mildly. Getting a lot less than seven hours' sleep became the norm and coffee became my best friend. But I was determined to be involved in everything and to do things my way.

"People always say how nice it must be to be your own boss, and it is, but make no mistake, it's hard work. I had been a waitress, but had never experienced anything quite like this.

"I'd be absolutely exhausted at the end of the week from being on my feet and speaking to customers. You eat and sleep when you can."

But all the hard work was worth it when in the first year of Victoria's management the Wheatsheaf made the top five in the Marston's franchise group.



VICTORIA COOKE'S SECRETS OF SUCCESS

- ★ Do your homework: "I held back from taking the Wheatsheaf until I'd researched all the numbers."
- ★ Learn everything you can: "Do everything you expect your staff to do."
- ★ Listen to your customers: "Making people happy is the best part of my job."



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[SNAP-ON]

HAPPY MONDAYS

With a growing empire under his belt, family man Alex Hunter says he's proud to be part of the Snap-on network

Alex Hunter, 28, has been running his Snap-on franchise in County Antrim, Northern

Ireland since April 2013. In his first four years he's expanded into a second territory, is running multiple vans and has even employed his dad.

With a growing empire under his belt, family man Alex says he's proud to be part of the Snap-on network. He even looks forward to Monday mornings.

FREEDOM

Alex explains: "The best thing about being a Snap-on franchisee is the freedom I can afford to give myself. I work hard Monday to Friday, but once those weekends roll around that's time set aside for my wife and son.

"So many guys, like me, trained in a hands-on role at college and have ended up working evenings and weekends just to pay the bills. With Snap-on, I can pick and choose my own hours."

A 9-5 desk job was never part of the plan for Alex. Keen on the outdoors for as long as he can remember, he left school at 16 and went straight to agricultural college. He studied to become a land-based service engineer, working with plant and farm machinery.

Unfortunately, full-time work in this field wasn't widely available, so Alex began working in a motorbike shop. All in all, he spent six years there, but living hand to mouth on his monthly income saw him questioning his motives and dreaming of more.

"I'd always wanted to be my own boss and be in control of my own earnings, so I considered opening

my own motorbike shop," Alex says. "But with my lack of experience and the weather in Ireland, I didn't think it was viable.

"My local Snap-on franchisee had been coming to the shop for years and I'd often chatted to him about what he did. One particular day I started to question him in more detail about the franchise and it just clicked for me. I enrolled myself in the recruitment process that same day.

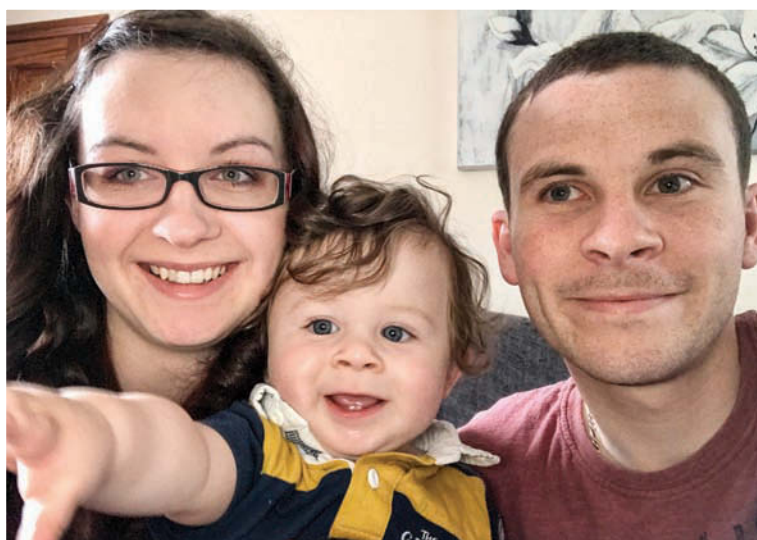
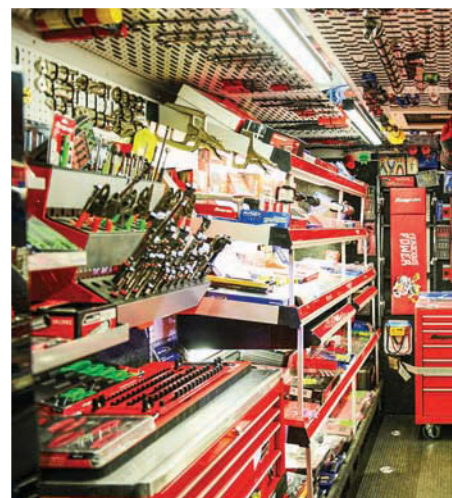
"There was so much to find out, but Snap-on help walk you through it and after going on van rides and chatting to other franchisees and some of the team at head office, I was convinced this was for me.

"A few weeks later I applied for finance with Snap-on and soon after that I was enrolled on training."

FUNDING

Snap-on is one of the only franchisors in the UK able to help franchisees fund the purchase of the business.

The company does this through its in-house bank, Snap-on Finance. This fully regulated finance house eliminates the need for the high street banks. And after all, who better to invest in your franchise with you than your franchisor?





Training starts with a trip to Snap-on's UK head office in Kettering. New franchisees meet the staff who will support them on a daily basis and collect their own custom built mobile store as they're welcomed into the Snap-on family.

Afterwards, new recruits jet off for a week of classroom-style training in Dallas, USA. Once back home, training continues with a full week of on-van support out in the field. New franchisees are paired with a dedicated franchise developer for the first 12 months, who spends another 12 days on the road offering one-to-one support within the first five weeks.

"The training was great, but it was very intense," Alex says. "I had been so

sure in my decision to join Snap-on, but at first the training made me question whether I could do it.

"I worked hard to take everything on board, but you're given so much information that I kept panicking I'd never remember it all. Incredibly, when I came back to the UK and started putting everything I'd learnt into practice, it all came flooding back."

Before long, Alex had put his new skills to good use and built up a faithful customer base. In fact, he did so well that he quickly paid back the £20,000 loan he had taken out to start his franchise, giving him the financial freedom to buy into another territory in 2015.

"As soon as I had paid off my original loan, I went straight back to Snap-on Finance for another one to expand the business," Alex says. "I then employed my dad as an assistant to work for me on the second van for around a year - that was an interesting flip in the father/son relationship.

"You have to be a people person to work with Snap-on, something that suits me down to the ground, as I really enjoy chatting with my customers every day.

"To be successful with Snap-on, you need to be prepared to work hard. Building friendships with my regulars is a great benefit to my own sense of enjoyment and satisfaction, but there's a lot of hard work going on behind closed doors to keep the money coming in."



**I LOVE MY WORK,
LOOK FORWARD TO
MONDAY MORNING
AND CAN PRIORITISE
MY FAMILY TO MAKE
SURE NOTHING GETS
IN THE WAY OF OUR
TIME TOGETHER"**

GLOBAL

Snap-on is the world's number one professional tool brand. It's the leading global manufacturer and distributor of tools for the professional technician.

Franchisees deliver gold standard, premium products to technicians up and down the country. The business opportunity offers you the chance to be your own boss, while being supported by an elite team of industry specialists.

Alex has had one or two personal hurdles to overcome but now, with a small Snap-on empire of his own and more plans for expansion on the horizon, he's proud of the future he's built for his wife and young son.

"I've ordered a new van, which will be here in October - I can't wait for it to arrive," Alex says. "I'm actually blind in one eye, so I've hired another new assistant to drive the van and help take some of the day-to-day tasks off me.

"I'm looking forward to seeing how his role will allow me to focus on developing the business further. I've done well for myself and set up a business that will continue to provide a comfortable income for as long as I want it to.

"I sometimes forget how much I've achieved in just a few years. Setting my own targets and meeting them is satisfying and rewarding in many ways.

"I love my work, look forward to Monday morning and can prioritise my family to make sure nothing gets in the way of our time together. How many people can say that?"



INFORMATION

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[PREMIER]

MAKING A DIFFERENCE

Premier franchisees are committed to helping young people lead a healthier lifestyle through physical activity

If you have a passion for sport and physical activity, making a positive impact on the lives of children and running your own business, a Premier franchise is the perfect investment opportunity for you.

Premier is the UK's number one sport and physical activity franchisor and a full member of the British Franchise Association. Since 1999, its franchise network has grown exponentially, with businesses now operating in more than 125 territories throughout the UK, employing and developing more than 1,200 activity professionals.

ENGAGING AND INNOVATIVE

Through engaging and innovative sport, dance, drama and health and well-being programmes, Premier franchisees had more than 10 million visits on physical activities last year, which means the company's network got a child active every second of every day, 365 days of the year.

Premier has undergone a bit of a transformation recently. Over the last few months, it's worked hard to bring the Premier brand up to date. Premier is still the same company that's



committed to helping young people lead a healthier lifestyle through physical activity, but now with a simpler, more modern look and feel that conveys exactly who Premier is.

You may have known the company as Premier Sport or Premier Education Group previously, but it's now simply Premier. Why the change? Premier is growing rapidly and needed a brand that would retain its identity as it looks to develop and enhance the programmes it offers and the number of markets the company offers them in.

Premier's new vision is to 'Educate and Activate the World'. It might be the UK's number one sport and physical activity provider, operating in over 15 per cent of English schools and delivering over 30,000 activity sessions every month, but the company is now expanding its international footprint too.

Ventures in India and the USA are seeing the successful and professional Premier delivery model engage and activate children in new countries, with expansion plans already in place.

ENJOY THE BENEFITS

Premier recruits passionate people who are ready to take control of their lifestyle, career and enjoy the benefits of the Premier franchisee journey.

The delivery model combines the ability to be your own boss and the direction and support to lead a team of activity professionals, while giving you the tools needed to develop a business and lifestyle you control.

You will need to have a passion for getting children active and the desire to build a long-term, successful business. Talent follows talent and Premier's business model attracts professionals from a variety of backgrounds with a shared passion, combined with a desire to succeed in business.

A Premier franchisee says: "It's great being able to drive home each day knowing that myself and my team have had a massive influence on the lives of young children.

"From starting as a Premier activity professional to now running two Premier franchises, the support from the network has been key to my success. The best part of my role is to have full control of your day and not having to do the same 9-5 Monday to Friday."



YOU WILL NEED TO HAVE A PASSION FOR GETTING CHILDREN ACTIVE AND THE DESIRE TO BUILD A LONG-TERM, SUCCESSFUL BUSINESS"



INFORMATION

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WOMEN IN FRANCHISING

Linda Whitney investigates whether the stereotypes are true

Articles about women in franchising usually say they can do anything, even work in sectors typically regarded as ‘men’s work’.

They like flexible franchises, so they can work around a family, they cluster in ‘female’ sectors such as children’s services, petcare and beauty and they prefer ‘lifestyle’ businesses.

But are the clichés true? Here we look more closely at them.

WHEN STARTING A BUSINESS, WOMEN ARE MORE RISK AVERSE THAN MEN

Recent research by NatWest showed that 12 per cent of women wanted to start their own businesses compared to 16 per cent of men and 58 per cent of women said that fear of failure was the reason they did not do so.

Cathryn Hayes, former head of the franchising unit at HSBC and now franchise director at auto sector franchise Revive!, says: “I do feel women tend to be cautious, though everyone tends to be more risk averse today.”

The risk averse mindset is often cited as a defect in women’s approach to business, but is it? No, says Anneli Thomson, managing director of Sandler Training in Oxford, who helps small to medium-sized enterprises to grow.

She adds: “Women are a bit more sensible and don’t see the need to reinvent the wheel. They can follow a system, see what other people have done before and build on it.

“Men, however, often have a bit more ego invested in their business. Over and over again I see men who want to fight the tried and tested system and only



YOU CAN COMBINE A FAMILY WITH A MAINSTREAM FRANCHISE”

accept it after they have failed the first time.

“Women are not risk averse, they are just unafraid of taking the risk of putting their beliefs and personality aside to follow a proven system, knowing they can bring those things in later.”

WOMEN FIND IT HARDER TO RAISE FUNDS

Cathryn points to research in the US showing that women receive only two per cent of venture capital funding, though they make up 38 per cent of businesses.

The research found male entrepreneurs seeking funds were asked about their business’ potential for gains and women about the potential for losses, prompting replies

that negatively affected women’s ability to raise funds.

However, Cathryn points out: “This was not about start-up funds and I’m sure UK banks are not biased when lending start-up capital.”

WOMEN CLUSTER IN TRADITIONALLY FEMALE SECTORS

Of course, many women are interested in ‘female’ business sectors because they’re familiar with them.

But Clive Sawyer, chief executive of the group Encouraging Women into Franchising, says a lack of women in some sectors may also be down to franchisors.

“Mainstream franchises often produce marketing literature that shows only men,” he explains. “If they





featured pictures of women instead, they might attract more.

"Sometimes their interview process is very male oriented too. Men still dominate the higher ranks of UK business, so they are good at selling to other men, but not always to women."

WOMEN PREFER LIFESTYLE BUSINESSES

Clive says: "The majority of our franchisor members are lifestyle franchises that can be run part-time and round caring responsibilities.

"When choosing a franchise, men tend to focus on how much money they can earn, but women are usually interested in a wide range of other factors too and lifestyle franchises tend to market to women far better than mainstream, non-lifestyle franchises do."

Maybe women are unnecessarily daunted by the prospect of running mainstream franchises.

Janis Anderson, a former venture capitalist and banker, became a Caremark franchisee in 2009. Her home care business now turns over £2.8 million.

She says: "I understand why some women choose lifestyle franchises, but I think some do not feel confident that they have the business and financial skills to run a bigger, mainstream franchise.

"There are courses you can do in business, management and finance and tasks like payroll can be outsourced. In any business you must understand cash flow, but you can learn as you build up the business."

Moreover, Janis feels some high flying career women dismiss franchising because they think it's only about lifestyle businesses.

"Some women reluctantly stay in well paid, high pressure jobs because they feel a franchise cannot be big enough to provide the income and challenge they want," she says.

"But the right franchise can and you can combine a family with a mainstream franchise - my daughter was 10 when I started."

WOMEN FRANCHISEES LIKE NETWORKING WITH OTHER WOMEN IN BUSINESS

"The ability to consult the network of other franchisees is one of the reasons many people are attracted to franchising, but in my experience women often use the network more," Anneli says.

"Men tend to want to find solutions by themselves, which can takes longer. Women tend to be better at finding the right people, asking the right questions and acting on the advice.

"Asking for help is not a sign of weakness - it takes guts."

Tracy Clark, one of the few female franchisees of Signarama, a sign and advertising franchise, says: "Some people think women in business feel the need to meet other business women, but I've never felt that.

"I have been to some female networking groups, but many members were in 'female' sectors and I made few useful contacts. Mixed groups offered more.

"I'd say choose networking groups based on the kind of businesses that belong, not just on whether the members are female."



FRANCHISING IS MALE DOMINATED AND WOMEN CAN FEEL OUTNUMBERED

This depends on the sector. Lisa Law, franchise manager at Snap-on, which involves selling tools to auto technicians, says: "We still have only one woman franchisee out of 379, though I expect this to change as there are more female assistants to our franchisees and more women auto technicians, from whom we draw many franchisee recruits.

"I felt outnumbered when I joined as a marketing assistant, but in the reverse situation, a man might feel outnumbered too.

"I focused on learning about the products and my craft. That builds confidence and engenders respect in both men and women."

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[COMASKEY]

HOT PROPERTY

Comaskey franchisees help their clients achieve their dreams in sunny Spain

Comaskey was born when Ian Comaskey sold his first property in La Zenia by accident in 2002.

Since then the company has continued to grow, opening the first Comaskey office later in 2002 and following this in more recent years with two additional offices.

MEETING EXPECTATIONS

Comaskey clients and friends constantly benefit from its experience of almost 400 million euros worth of real estate sales in the past 15 years. It knows what these clients want and expect from the Spanish property market and constantly strives to meet their expectations.

Comaskey opened a long-term rental division in 2009 in response to the crippling worldwide credit crisis. The company's clients needed revenue from their Spanish properties and even though almost all other agents on the Costa Blanca still avoid the property management side of real estate, Comaskey's division continues to grow.

Currently, the company manages a portfolio of 22.5 million euros on behalf of its property investors.

Ian, as the owner of this flourishing business, is proud of the more than 3,000 happy clients Comaskey has had the pleasure of dealing with and is thrilled the team believes in the system, philosophy and values established at the company.

The Comaskey sales team knows the market inside out, thanks to the fact that all of them have been residents in Spain for over 10 years. They have amassed a vast amount of experience in the property sales market, as well as integrating into the Spanish way of living.



EXPANSION PLAN

Now in the latest step in its expansion plan, Comaskey intends to form valued partnerships with people who are determined to positively change their lifestyles and who can share its vision.

The company is offering you a business formula that, it's hoped, matched by your commitment, hard work and business acumen will help you become extremely successful.

Success to Comaskey is measured firstly by the amount of euros in your bank account, as well as enjoying a happier, healthier life in the Spanish sunshine.

You will profit from the company's success formula, the support on offer, Comaskey's network of contacts, the training and motivation, the knowledge this system is tried and tested and - the best part - your clients will thank you for helping them.



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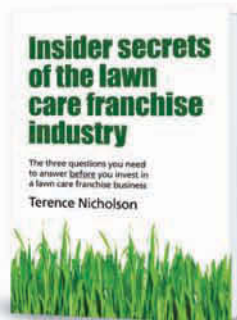
I was looking for a business opportunity, which would give me a balanced lifestyle, a healthy working environment, and the opportunity to grow a business that would provide a secure future for my family and me. Lawnsience ticked all the boxes and I've not looked back since starting in spring, within 8 weeks I had already scheduled my first years financial goals. It was the right choice for me.

Scott Harrison, Lawnsience, Birmingham

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[SMITH+HENDERSON]

THOUGHT LEADERS

Learn from the UK's best franchisors at
The Best Franchise Conference 2017

On November 30 over 120 franchise professionals will come together to share best practice at The Best Franchise Conference 2017, which takes place at the Milton Keynes Hilton.

The event organiser, smith+henderson, has teamed up with Making Money magazine as its official media partner and Lloyds Bank as lead sponsor to make the conference a must attend event for any franchisor looking for ideas to better support its franchise network and improve overall performance.

STRONG LINE-UP

Steven Frost, CEO of smith+henderson, says: "This year's speaker line-up is one of our strongest yet - it's packed with award winning franchisors and industry thought leaders sharing their decades of experience, proven strategies and actionable ideas to help others build even stronger franchise networks."

The conference will kick off with Nigel Dawson, UK franchising manager



**WITH TWO
CONFERENCE TRACKS,
ATTENDEES CAN
CHOOSE TO ATTEND
THE SESSIONS THAT
WILL BENEFIT THEM
THE MOST"**

at Dyno British Gas, explaining how to change franchisees' mindsets and help them break limiting beliefs.

Next, Karl Sandall, CEO of TaxAssist Accountants, will talk about how he helped reinvigorate its franchise network by adopting a shop front strategy, which paved its way to become an international success story.

With two conference tracks, attendees can choose to attend the sessions that will benefit them the most.

Alongside 20-person roundtable Best Practice Exchanges facilitated by Franchise Resales and Coconut Creatives, Lee Dancy and Richard Dancy from Barking Mad will talk about keeping franchisees happy throughout a period of growth and change.

As part of a varied conference format, Graeme Payne, partner at Bird & Bird, will host a panel interview with Ken Deary, managing director of Right at Home, and Andy Knights, chief operating officer at Stagecoach.



KEYNOTE SPEAKER

They will be joined by keynote speaker, Marc Hogan.

Marc will bring a touch of comedy to this year's event. He's gone from an ex-sales and marketing professional with over 14 years' experience to a stand-up comedian in less than nine months.

Marc fuses psychology, common sense and humour with real life business examples and tales from the comedy circuit to highlight what comedy taught him about business and what business taught him about comedy.

Sarah Cressall, founder of The Creation Station, attended The 2016 Best Franchise Conference. She says: "The conference provides a valuable insight to great ways to develop and improve your franchise business.

"There's great networking and a wonderful friendly atmosphere."

At the end of the conference, the winners of the 2017 Best Franchise Awards will be announced.

What makes these awards unique is they're based on feedback from thousands of actual franchisees, who complete smith+henderson's confidential Franchise Satisfaction Survey.



INFORMATION

To find out more about the Best Franchise Conference or the Best Franchise Awards visit www.bestfranchiseawards.co.uk or email sharon.weston@smithhenderson.com

[ENCOURAGING WOMEN INTO FRANCHISING]

EMPOWERING ONE ANOTHER

EWIF continues to celebrate the success of women in business

The week of October 15-21 is a nationwide celebration of women in business. The UK is seeing an increase in inspirational women, who are breaking through the glass ceiling.

Women such as entrepreneur Michelle Mone, who told Huffington Post earlier this year: "I want women to push forward, push through the barriers like I did and make no excuses.

"There are so many strong women in every industry and I hope we can all bounce off each other, lift each other up and continue to achieve great things."

FOCUS FEATURES

Encouraging Women into Franchising is passionate about seeing women in business become more the norm than the exception and has been celebrating women in franchising for almost 10 years.

Joining in with celebrating National Business Women's Week, EWIF will be releasing focus features on some of the 2017 winners of its annual awards event, held in London.

“WE’RE SEEING MORE OF OUR MEMBERS MOTIVATING EACH OTHER”

The EWIF awards are a way for women and businesses to recognise the success of both franchisors and franchisees over the past year. Nominations for next year's event will be open in January 2018.

Successful business expansion can be achieved through franchising, as many entrepreneurs are realising, none more so than Mary Perkins, co-founder of Specsavers.

Along with her husband, Mary built the brand and used the model to encourage others to buy into the franchise.

"The trick of the trade for entrepreneurs is to have a passion," she says. "Unless you've got that passion and knowledge of your customers and what they want, you might as well not do it.

"You have to think about that from the moment you wake up every morning, until the moment you go to bed."

Dina Dwyer-Owens, co-chair of the Dwyer Group board of directors, attributes a successful franchise to the people who are involved in the business.

"Franchising is about being in business for yourself, but not by yourself," she says. "It's important for me to always surround myself with the right people.

"I'm only good at a few things. I'm just smart enough to be running this business and the rest of the folks I have around me are so good at the things I'm terrible at or that I don't want to spend my energy on. Working together, we can achieve what we're doing here at the Dwyer Group."

One of the elements of women in the franchising industry is the drive to empower one another. Such as the vision of people like Mary and Dina, who as well as running successful businesses, are doing all they can to support other women and inspiring them to find ways of progressing their franchises.

FOUNDATIONAL ETHOS

This is very much the foundational ethos of EWIF.

Clive Sawyer, CEO and founder of EWIF, says: "From the inception of EWIF in 2008, we have been passionately driven to inspire women to consider franchising as a route into business.

"Now, 10 years on, we're seeing more of our members motivating each other, mentoring each other, spurring each other on and then actively celebrating each other's successes.

"This is the heart of who we are as a not-for-profit organisation and is an honour for us at EWIF to see this camaraderie among women who are in franchising - a kind of 'we're in this together' attitude, which emanates throughout our regional meetings, awards event and annual conference."



INFORMATION

Visit www.ewif.org.

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& Ethan chose
Mission Impossible
and Summer Garden

Choose Fun Fest Holiday Club if you want to own a franchise business which is:

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www.fun-fest.co.uk Email: enquiries@funfestholidayclub.co.uk

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determines your
destiny'**

(Jean Nidetch, Housewife
turned Entrepreneur)

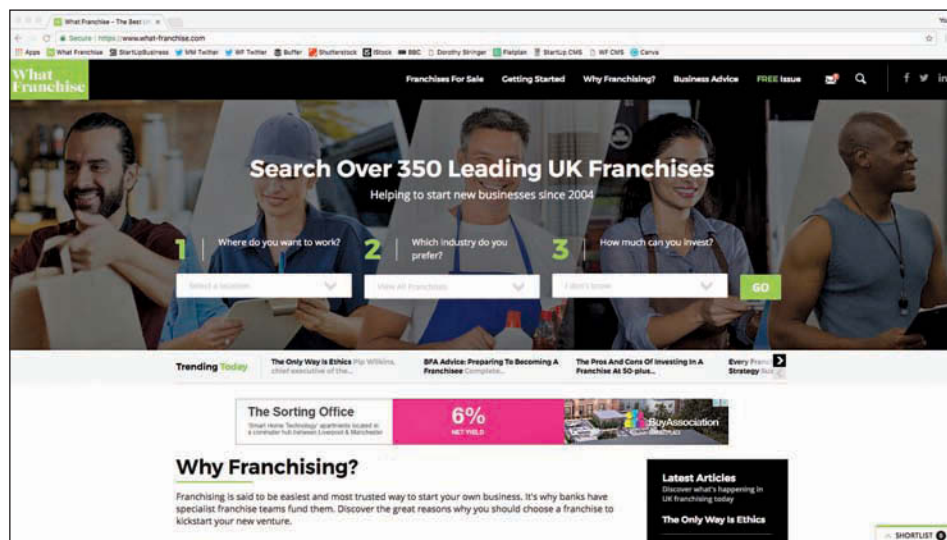
Enquiries received this month qualify for a waiver of the management fee for their trial period

FIND A FRANCHISE

What-franchise.com is the ultimate online resource for all your research needs

The website www.what-franchise.com has had a makeover. The site, from the publisher of Making Money and What Franchise magazines, has been upgraded and now includes:

- ★ The ability to search over 350 top UK franchises. You can tailor your search by location, industry type and investment level.
- ★ This month's best opportunities. The pick of the leading franchises available.
- ★ Ones to watch. Franchisors provide an insight into how they've built their businesses.
- ★ The getting started guide. A comprehensive, step-by-step guide to finding the perfect franchise. Subjects covered include 10 reasons why franchising might be for you and the costs involved, to how to get the best legal advice and preparing for the launch of your business.
- ★ A free mini-course on becoming a franchisee.
- ★ A digital download of the latest issue of What Franchise magazine.
- ★ Free newsletter. Sign up to be notified of the latest expert advice articles and insightful case studies.



SIGN UP TO BE NOTIFIED OF THE LATEST EXPERT ADVICE ARTICLES AND INSIGHTFUL CASE STUDIES"

- ★ Advice section. Everything you need to know about running a franchise, franchise exhibitions, marketing and promoting your business and resale opportunities.

BRITISH FRANCHISE ASSOCIATION

The site also includes a section dedicated to the British Franchise Association.

Formed in 1977, the bfa is the body that protects and promotes good franchising practice in the UK and is recognised by government and internationally for its values and credibility.

It accredits franchisors against a strict set of criteria before offering membership. The process involves an in-depth examination of the franchise model and the business' proven performance.

bfa member franchisors adhere to the guidelines in the franchising code of ethics and the rules of membership,

which enshrine the principles of best practice in franchising.

ACEVILLE PUBLICATIONS

www.what-franchise.com is published by Aceville Publications. The company has more than 35 years' experience of producing print and digital media in a number of sectors, including business, health, gardening, food and crafts.

Aceville publishes 35 national magazines and 36 websites, commanding a powerful print and online presence on a global scale.



INFORMATION

www.what-franchise.com.
Twitter: @whatfranchise.

For advertising opportunities call 01323 471291. For editorial opportunities call 01273 862258.

★ EDITOR'S PICKS THIS MONTH INCLUDE:

- ★ Top tips for franchising your business.
- ★ What sets British Franchise Association members apart from the rest.
- ★ Why every franchisee needs an exit strategy.
- ★ Why multi-unit franchises are increasingly popular.
- ★ Franchise Local 2You comprises six small, free-to-attend exhibitions taking place in venues around the country.

What's On in Franchise

A UK Market Place worth
£89 Billion

UKs Fastest
Growing
Affordable
Franchise

£89 Billion is spent by UK businesses advertising online. The "Whats On In" Franchise is a unique B2B Advertising opportunity with a **FULLY EXCLUSIVE** postcode area

BENEFITS OF THE FRANCHISE

- ✓ "Exclusive" Postcode Area
- ✓ Low cost franchise just £798
- ✓ Excellent ROI
- ✓ Potential **£5,000 to £8,000** Monthly
- ✓ Access to over **25,000** local businesses in your postcode
- ✓ Access to **400 affiliates** British Airways, Virgin, Marriott & Hilton Group
- ✓ Optional **50-50** system
- ✓ In-depth support system
- ✓ Self-service online platform

Franchise
for Only **£798**

BENEFITS FOR YOUR LOCAL BUSINESSES

- ✓ Self-service order platform
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- ✓ Cheapest ad rates in the industry
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Dani Smith: enquires@WOIFranchise.com

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[BRUSH PARTY]

PICTURE THIS

If you're an entrepreneurial art lover,
Brush Party UK wants to hear from you

Brush Party UK, the 'paint and sip' expert, is creating a stir by providing a fun packed evening that allows even the least artistic person to dip their brush into the world of art and flex their creative muscles.

The concept is simple - customers learn how to create their own masterpiece, while having fun with friends.

RELAXING

Joint owner, Sam Hickton, says: "We provide a relaxing, non-judgmental environment that helps people go with the flow. In less than three hours they can create something fabulous and it often inspires people to continue painting at home."

The business has seen significant growth, with an increasing number of requests for a Brush Party at new venues.

To meet the demand, the directors have developed a franchise opportunity. Customers and pubs love the concept, as a Brush Party typically brings between 20 and 30 painters.

So if you're an entrepreneurial art lover excited by the idea of being part of a business that encourages people to rediscover their creative side in a fun and comfortable environment; happy to work unsociable hours (in a very sociable environment); a 'people person' who is happy to present to a crowd and able to put people at ease; and you're happy to seek new venues and sell the benefits of hosting a Brush Party throughout your area, the company wants to hear from you.



INFORMATION

Call Sam or Cliff on 01844 390208 or email info@brushparty.co.uk.

[FUN FEST HOLIDAY CLUB]

CHOOSE FUN

Earn a fantastic return for 11 weeks of fun
every year with Fun Fest Holiday Club

Fun Fest Holiday Club is different because it offers children a choice about how they spend their holidays.

With a menu of activities to choose from every morning and afternoon, each child designs their own individual holiday



programme. And with over five activities, from Sports Action, Mission Impossible and Great Outdoors to Master Chef, Beauty School and Pottery, there's something to suit every child.

SOLUTION

Managing director Sarah Beattie explains: "Our aim is to provide working parents with the perfect solution to their holiday childcare needs - high quality childcare open for full working hours, which all their children will enjoy."

Operating for nine years, Fun Fest Holiday Club has built an excellent reputation with Ofsted, schools, parents and children. Its appeal is wider than most holiday clubs as it's Ofsted registered to take children from the age of three and runs activities specifically for teens.

The website has a page for every club, where parents book and pay for their children's chosen activities.

A highly qualified and experienced team of childcare and business professionals is available to train and support franchisees in setting up and running their own clubs.

This is a flexible opportunity, as franchisees can choose whether to run a single club as a part-time job or run more clubs and services to work and earn at a higher level.



INFORMATION

Email: enquiries@funfestholidayclub.co.uk.
Website: www.fun-fest.co.uk.
Facebook: [@funfestholidayclub](https://www.facebook.com/funfestholidayclub).
Call: 07827 333183.

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CONVENTIONfranchise.org/convention

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CENTER & SHERATON
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DAYMOND JOHN

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[WHAT'S ON IN]

WEB PLATFORM

You can become a What's On In franchisee for under £1,000



f the What's On In franchise, managing director Stephen Smith (pictured) says: "It was simple, we know the UK online advertising market is worth £89 billion and we saw the market was wide open.

"We also wanted to make our franchise available to anyone and that's why we priced it at £789. The return on investment is amazing. We also offer an interest free finance package."

USER FRIENDLY

Dani Smith, joint managing director, says: "I needed to make sure our web platform was user friendly for the



advertisers and that we could offer any business a free sales web page.

"82 per cent of UK businesses have no website, so we needed to address this with a free web page for every advertiser."

A typical What's On In website not only offers a franchisee an excellent income from advertisers, but also allows them to place affiliates on their website, which pay franchisees up to 70 per cent affiliate commission.

A franchisee needs no technical knowledge, as all loading of adverts is carried out by the What's On In support team.

Bookings are made online via the website and payment is made within three minutes direct to the franchisee's PayPal account, which means excellent cash flow.

Potential monthly incomes are £5,000-£8,000, depending on commitment. Franchisees receive a fully exclusive postcode area.

Stephen and Dani Smith believe What's On In offers the perfect low cost entry into the profitable franchise arena.



INFORMATION

Visit www.wolfranchise.com
or call 07860 833822.

[MR CRAFTSMANS WORKSHOP]

FRIENDLY FACE

Mr Craftmans Workshop provides traditional shoe repairs, key cutting and a range of ancillary services

In this world of online services and internet ordering, some services still require a friendly face and personal contact.

One such business is Mr Craftsmans Workshop, based in Great Portland Street, just off Oxford Street in London.

VALUED

Sanjay Chavda, the owner of the business, has built a local client base through providing a valued service to his clientele, and after starting the business in 2011 he's decided to franchise the business and provide the opportunity for others to enjoy.

Mr Craftmans Workshop provides traditional shoe repairs, key cutting and

ancillary services to a high level of quality to volume customers in a busy environment.

Sanjay has also added services that have their place within the shop, including dry cleaning, fabric repairs, engraving, watch repairs and passport photos, to name a few.

With a demand that keeps the shop busy, it's easy to see why a franchisee could enjoy the same levels of success in a local community-type location.

Using the knowledge base and expertise Mr Craftsman has built over the years, franchisees will be supported through a training programme that will equip them to replicate the success currently being enjoyed on Great Portland Street.



INFORMATION

Call Sanjay Chavda on 0207 6367753.

Making Money's Franfinder provides everything you need to know about the franchising industry in a user-friendly 9-page reference guide designed to help you find the perfect franchising opportunity

For more information on any of the companies listed in this section visit www.what-franchise.com and click on 'Looking for a franchise'. Then select the category(ies) you are interested in and find the companies you wish to know more about.

The World of Franchising

Franchising is one of the most successful routes to owning your own business. Statistics confirm that the failure rate in franchising is 2.1 per cent against over 80 per cent for stand-alone start-ups.

However, franchisors are highly selective when appointing franchisees who, as owner operators, will be responsible for maintaining the franchisor's image and standards of service.

Franchisors will always appoint applicants with the drive, discipline and ambition to succeed through a formal but tried-and-tested business plan.

FUNDING

Around 60 per cent of all new franchisees borrow to start their businesses. Typically, if you have £30,000 capital to invest, a bank specialising in franchising will lend you a further £70,000 – raising your start-up capital available to £100,000.

USING FRANFINDER

For more information on any of the companies listed in this section visit www.what-franchise.com and click on 'Franchises For Sale'. Then select the category(ies) you are interested in and find the companies you wish to know more about.

FRANCHISE BUSINESS CATEGORIES

Franchising opportunities fall into well-defined business sectors and the Making Money FranFinder is divided into these categories for your easy reference:

- Bar
- Business & Professional Services
- Business Franchises
- Care & Elderly Services
- Childcare
- Children
- Cleaning
- Coffee
- Commercial & Industrial
- Communications
- Delivery & Haulage
- Education
- Entertainment
- Fast Food
- Financial Services
- Fitness
- Food & Beverage
- Gym
- Health & Beauty
- Homebased
- Homecare & Property Maintenance
- IT & Computers
- International
- Lettings & Property
- Motoring Services
- Online Franchises
- Pest Control
- Petcare
- Pizza
- Plumbing
- Print & Promotional Services
- Recruitment
- Restaurant
- Retail
- Services
- Sport
- Travel
- Leisure
- Vending

FRANCHISE FACTS

- ★ Franchising contributed £15.1 billion to the economy in 2015 and employs 621,000 people, of which 321,000 are in full-time employment. Both figures are up more than 10 per cent since 2013.
- ★ The number of franchisee-owned businesses totalled 44,200 in 2015, over one third of which are run from home.
- ★ 97 per cent of franchisee-owned businesses are profitable and over half turn over in excess of £250,000.
- ★ Less than one per cent of franchisees closed their businesses because of commercial failure in the last 12 months.
- ★ 29 per cent of franchisees run multiple units.
- ★ More younger people are entering the franchise sector, with one in five franchisees who started their business in the past two years being under 30.
- ★ Franchisee-franchisor relationships are at their strongest level, with nine in 10 franchisees declaring satisfaction.
- ★ Home-grown success is converting into export success. Four out of every five brands in the UK are domestically owned, with 38 per cent expanding their business model overseas and a further 11 per cent considering doing so in the future.

Source: British Franchise Association/NatWest Franchise Survey 2015.

WEBSITES TO VISIT

Making Money
www.what-franchise.com

British Franchise Association
www.thebfa.org

Business Startups
www.startupbusinessuk.net

FRANCHISOR	INVESTMENT LEVEL	WEB ADDRESS
BAR		
Bar Sport Coyote Ugly	£60,000 £500000 - £1500000	barsportfranchise.co.uk coyoteuglysaloon.com
BUSINESS & PROFESSIONAL SERVICES		
Auditel (UK) Ltd Crane Business Solutions Expense Reduction Analyst Franchise Resales Pitman Training Rosemary Bookkeeping	£37,950 £20,000 £39,900 N/A £22,500	auditelfranchise.co.uk/ cranefranchise.co.uk erafranchise.net/ franchiseresales.co.uk pitman-franchising.com/ rosemaryfranchise.com/
BUSINESS FRANCHISES		
ActionCOACH Aspray Limited Bartercard Business Doctors Business for Breakfast CNA International CPA Interface Financial Group Leadership Management International (UK) Ltd Mail Boxes Etc Personal Career Management X-Press Legal Services	£21,000 £37,500 £60,000 - £90,000 £4,000 £30,000 £14,750 £70,000 £15,500 £60,000 £25,000 £12,000	actioncoach-franchise.co.uk aspray.com/business-opportunities.html bartercard.co.uk businessdoctors.co.uk bforb.com cna-international.com/franchise.php cpa.co.uk/ interfacefinancial.co.uk/page/opportunity lmi-ukfranchise.com/ mbe.co.uk/franchise_opportunities/ personalcareermanagement.com/franchise.php xpresslegal.co.uk/view/Franchise/
CARE & ELDERLY SERVICES		
Abacus Care Ableworld Bluebird Care Brightstar Care Caremark Clarriots Care Eirsens Health Care Heritage Healthcare Home Instead KarePlus Motivation & Co Promedica Right at Home Surecare	£22,000 £29,950 £25,000 £1,000,000 £32,950 £32,500 £69,500 £27,995 £39,500 £40,000 £13,000 £18,000 £100,000 £32,000	abacuscare.com/franchise/abacus-care-franchises.htm ableworldfranchise.co.uk/ bluebirdcare.co.uk/key_information/franchising_with_us franchise.brightstarcare.com/ caremarkfranchises.com/ clarriotscarefranchise.co.uk eirsens.co.uk heritagehealthcarefranchising.co.uk homeinstead.co.uk/franchise/ kare-plus.co.uk motivation-and-co.com/motivationandcofranchiseops.aspx promedica24.co.uk rightathomeuk.com/ surecarefranchise.co.uk
CHILDCARE		
Pyjama Drama Sherpa Kids Tigerlilly Childcare YogaBugs	£2,350 £15,500 £15,000	pyjamadrama.com/franchise sherpakids.co.uk/franchise/ tigerlilychildcare.co.uk yogabugs.com
CHILDREN		
Apex Dance & Performing Arts Baby Sensory Babyprints Creation Station Dancing Tots Diddi Dance Footiebugs Helen O'Grady Drama Schools Kids Bee Happy Leaps and Bounds Little Angels Little Impressions Monkey Music Ltd Monkey Puzzle Moo Music Photography for Little People Progressive Sports Razzamataz Theatre Schools Ltd Rockabubz Rockin Jump Seriously Fun Swimming Schools	 £6,000 £15,000 £5,500 £7,000 £6,400 £15,000 £15,000 £2,495 £11,500 £6,750 £7,500 £12,975 £30,000 £1,499 £15,000 £9,950 £10,000 £3,997 £12,500	apex360.co.uk/apex-360/dance-franchise/ babysensory.com/en/Run_A_Class.aspx babyprints.co.uk/franchise-opportunities thecreationstation.co.uk/Become-A-Franchisee/ dancingtots.co.uk/Franchise.html http://www.diddidance.com/ thebugsgroup.com helenogrady.co.uk/franchise-corner.aspx kidsbeehappy.com leaps-and-bounds.co.uk/opportunities.php becomeanangel.co.uk little-impressions.com/little_impression_business_about.html monkeymusicfranchise.co.uk/ monkeypuzzlenurseryfranchise.com letsmakemoomusic.co.uk photographyforlittlepeoplefranchise.com/ progressive-sports.co.uk/franchise.htm razzamataz.co.uk/franchises rockabubz.com rockinjump.com/trampoline-park-franchise/ seriouslyfun.net

Popular choice

Franchising is a fantastic route into business ownership for women, Pip Wilkins, chief executive of the British Franchise Association, says

It's well known that business format franchising offers a safer route into self-employment and business ownership. It achieves this through the use of proven business systems and the prestige of an established brand identity.

Although franchising is not a golden ticket to success or a licence to print money, it provides motivated individuals with the opportunity to go into business for themselves, but not by themselves.

ADAPTABLE

The adaptability of franchising means that businesses of different sizes and from various sectors can expand their brands' reach nationally or internationally, with franchisees at the helm of each local business.

This means the franchising industry provides a suitable model for business growth - from small home-based ventures to larger multi-unit operations. As a result, franchising can offer fulfilling business opportunities, whatever motivates the franchisee.

Whether they aspire to flexible hours to fit around family commitments or the potential for greater business growth to reap larger financial rewards, this flexibility is what makes franchising a fantastic route into business ownership for women in particular.

Starting a new business is never going to be a walk in the park, as franchisees are required to commit significant time and money at the start and to continue growing the business.

That said, knowing they are following a proven business format with ongoing support from their franchisor means franchisees are able to avoid making costly mistakes that otherwise could derail their business before it makes it off the ground.

The comfort of knowing they are following a proven business model with ongoing support, along with the abundance of small and flexible business opportunities available,

makes franchising a popular choice for mothers who are returning to work, but want the freedom to control their own schedule.

Opening a small home-based business doesn't mean women need to limit their opportunity for growth, as many brands are able to help their franchisees expand their businesses when the time is right through further support to maximise their original business and opportunities to invest in additional territories within their local area.

DEDICATE

This means ambitious women who want the flexibility of being on hand for their infant children are able to dedicate more time to their businesses when their children require less of their time - for instance, when they start to attend school.

The comprehensive training and support offered by a franchisor means franchisees do not have to have previous experience within the business they're interested in.

This is because the franchisor is looking for skills related to the growth of the business, as opposed to the day-to-day operation itself - a franchisor can teach you how to do the job, but the business acumen is all your own.

As such, we find women thrive in sectors that, through gender bias, are



OPENING A SMALL HOME-BASED BUSINESS DOESN'T MEAN WOMEN NEED TO LIMIT THEIR OPPORTUNITY FOR GROWTH"

not always associated with women. These sectors include automotive services, building maintenance, courier services and more.

Vast opportunities are opened up for women to obtain the fulfilling career they desire in an area that interests them, as opposed to being tied to a particular type of business due to their previous experience.

CHAMPION

To champion women in business, the British Franchise Association will be hosting Women in Franchising on November 16 at Chesford Grange Hotel in Warwick.

This year's theme is Create, Connect, Cultivate; creating a network to connect excellence and cultivate success.

The event will feature various professional speakers, including keynote speaker, inspirational Dragons' Den success story, inventor and author Sharon Wright.

So to brush shoulders with like-minded and ambitious women, visit www.thebfa.org/wif to book your place.



INFORMATION

Visit www.thebfa.org.



FRANCHISOR	INVESTMENT LEVEL	WEB ADDRESS
Spanish Amigos TetraBrazil Soccer Schools Tinies Childcare Tumble Tots (UK) Ltd Tutor Doctor	£2,950 £5,995 £25,000 £14,000 £29,700	spanishamigos.co.uk tetrabrazil.co.uk tinies.com tumbletots.com/franchise-opps.php http://www.tutordocor.co.uk/
CLEANING		
Betterclean Bright and Beautiful Chem-Dry Chemex Clear Brew Ltd, Beer Line Cleaning Professionals Club-Clean Countrywide Floorcare Daily Poppins Diamond Home Support Dolly Char (UK) Ltd Domestique Dyno Rod Ecoclean Envirogroup Furniture Clinic Maid2Clean Merry Maids Metro Rod Minster Cleaning Services Molly Maid UK My Home NATIONWIDE CLEANERS NIC Services Group Ltd Ovenclean Rainbow International Renue Systems SafeClean ServiceMaster Time For You Total Clean VIP Bin Cleaning Ltd Well Polished	£19,995 £15,995 £19,995 £14,995 £10,000 £16,995 £1,295 £7,995 £10,000 £20,000 £23,950 £19,995 £9,999 £16,560 £100,000 £28,225 £16,975 £29,995 £7,999 £20,000 £80,000 £17,350 £23,650 £4,750 £26,995 £10,000 £9,995	bettercleanservices.co.uk/franchiseopportunities.php brightandbeautifulhome.com chemdry.co.uk/franchising-opportunities chemexfranchises.co.uk/ clearbrew.co.uk/franchise-opportunities club-clean.co.uk/franchise.html countrywidefloorcare.co.uk/franchisees.asp dailypoppins.co.uk/franchise/franchise.php diamondhomesupport.com/cleaningfranchise dollychar.com/franchise.htm thebusinessforyou.co.uk/ https://www.dyno.com/ eslsolutions.co.uk envirogroupfranchising.com/ furnitureclinic.co.uk/Leather_Repair_Franchise.php maid2clean-franchise.co.uk servicemaster.co.uk/merry-maids/ metrorod.co.uk/franchiseopportunities minsterfranchise.co.uk/ mollymaid.co.uk/franchise-opportunities myhome.com/franchise/ nationwidecleaners.co.uk nicfranchise.co.uk/ ovenclean.com/franchise rainbow-int-franchise.co.uk renuesystems.com/franchisee-opportunities/ safeclean.co.uk/franchise.html servicemaster.co.uk/service-master-clean/ time4youfranchise.com/ totalclean.co.uk vipbincleaning.com/2013/franchising.php well-polished.com/franchise/
COFFEE		
Cafe2U Coffee Bike Esquires Coffee Houses Gloria Jean's Coffees Mrs Fields Franchise Ringtons	£23,600 £10,550 £60,000 £18,000 £140,000 £28,950	cafe2u.com/global/index.htm https://coffee-bike.com/en/franchise/ esquirescoffee.co.uk/franchising/ gloriajeanscoffees.com.au/ mrsfieldsfranchise.com ringtons.co.uk/franchise
COMMERCIAL & INDUSTRIAL		
Autosmart Ltd Bio-rite FiltaFry IRT Surveys Jani-King (GB) Ltd Pirtek (UK) Ltd Signal 88 Skidproof	£12,000 £20,000 £14,950 £30,000 £70,000 £5,000	startautosmart.co.uk/ bio-rite.com/ filtafryplus.co.uk/home.html irtsurveys.co.uk/franchises/ janiking.co.uk/franchise/franchise.html pirtek.co.uk/franchise-opportunities.aspx signal88.com skidproof.co.uk/franchise/
COMMUNICATIONS		
Business Development Partnership Telcoinabox		bdp-ltd.co.uk telcoinabox.co.uk
DELIVERY HAULAGE		
CargoCall Diamond Logistics Driver Hire InXpress UK Pack and Send TWO MEN AND A TRUCK®	£26,000 £19,998 £35,000 c£100K £50,000	cargocallfranchising.co.uk/ diamondlogistics.co.uk/franchise-opportunities-form/ goo.gl/MAontV inxpress.com packsend.co.uk/packandsend_franchise.php twomenandatruck.co.uk/pages/franchise-opportunities.php

FRANCHISOR	INVESTMENT LEVEL	WEB ADDRESS
EDUCATION		
ComputerXplorers	£29,500	computerexplorers.co.uk/become_a_franchisee.php
Helen Doron Educational Group		helendoron.com/business-opportunities.php
Jo Jingles Ltd	£6,200	busop.jojingles.com/
Kumon Educational UK	£3,000	kumon.co.uk/franchise-opportunities/index.htm
MagiKats Maths and English	£10,000	magikats.co.uk/
Wall Street English		wallstreetenglish.com/franchising/become-franchise/
ENTERTAINMENT		
Fitkid	£7,500	fitkid.co.uk/
Go-Kart party	£10,000	go-kartparty.co.uk
Gymboree Play UK	£25,000	gymboree-uk.com/gymboree-working-with-children-franchise/
FAST FOOD		
Auntie Annes	£50,000	auntieannes.co.uk/Franchising/Franchising.html
Baguette Express	£30,000	baguette-express.co.uk/franchising/
Baskin Robbins	£100,000	http://baskinrobbins.co.uk
Burger King Corporation	£800,000	burgerking.co.uk/franchise-operations
Donut King		donutking.com.au/
Dunkin Donuts	£1,500,000	http://www.dunkindonuts.co.uk/franchising/
Favorite Fried Chicken Limited	£120,000	favorite.uk/franchises-new
Little Caesars	£330,000	franchise.littlecaesarsinternational.com/
McDonald's	£125,000	mcdonalds.co.uk/ukhome/Aboutus/Franchising.html
Southern Fried Chicken	£80,000	southernfriedchicken.com/franchise
Subway	£100,000	subwayfranchising.com
The Country's Best Yoghurt		franchise.tcby.com
Wimpy International Ltd	£270,000	wimpy.uk.com/franchise.asp
FINANCIAL SERVICES		
Certax Accounting	£30,000	certaxaccounting.co.uk/franchising.htm
Cloud Bookkeeping	£9,900	cloudbookkeeping.co.uk/bookkeeping-franchise
Dennis & Turnbull		dennisandturnbull.com
DNS Accountants	£25,000	dnsaccountantsfranchise.co.uk
Franchise Finance		franchisefinance.co.uk
Moneysave Solutions	£24,995	moneysavesolutions.com/franchising/
TaxAssist Accountants	£36,950	taxassistaccountants.info/themodel.php
FITNESS		
Kung Fu Schools	£10,995	kungfuschoolsfranchise.co.uk
Pro-Fit Franchise	£5,000	pro-fitfranchise.co.uk/
The Fitness Space	£24,950	thefitnessspace.com/own-a-fitness-space/
FOOD & BEVERAGE		
bake & TAKE	£75,000	bakeandtake.co.uk
Bennigans		bennigans.com/franchises.cfm
Brumby's Bakery		brumbys.com.au/
Delifrance		delifrance.com.sg/story
Greene King Meet & Eat	£85,000	greenekingpubsfranchise.co.uk/
Heavenly Deserts	£100,000	http://heavenlydesserts.co/
Hooters	£800,000	hooters.com/franchising
Jaspers Corporate Catering	£100,000	jaspers-franchise.co.uk/index.asp
Kona Grill		konagrill.com/more/franchising/brand
Riverford Organic Vegetables	£25,000	riverford.co.uk/about_riverford/franchise_with_riverford/
Sub Zero Ice Cream & Yohurt		subzeroicecream.com/franchising/
Veeno Company, The	£75,000	theveenocompany.com/franchising-with-veeno/
Vom Fass	£19,500	vomfassuk.com
VQ Juice Ltd	£15,000	vqjuiceworld.com
Wiltshire Farm Foods	£100,000	wiltshirefarmfoods.com/opportunities
GYM		
Fit4Less	£95,000	energiefranchise.com/fit4less.html
Snap Fitness	£325,000	snapfitness.com/fitness-franchise-opportunities
The Little Gym	£150,000	thelittlegym-eu.com/franchise/
HEALTH & BEAUTY		
Biothecare Estetika	£21,500	biothecareestetika.com/en/franchising/
GlamNGlow		Franchise.GlamNGlow.ca
Guinot		guinot.com
Massage Heights	£750,000	massageheightsfranchise.com

FRANCHISOR	INVESTMENT LEVEL	WEB ADDRESS
Mirage Rush Saks Hair and Beauty Silverdaze Supercuts Taylor & Colt Toni & Guy xtreme lashes	£15,000 £15,000 £11,500 £60,000	miragebeauty.co.uk rush.co.uk/franchise/ saks.co.uk/careers/franchising/ silverdazeuk.com/jewellery_franchise.php supercutsfranchise.co.uk/ Franchise.TaylorandColt.ca toniandguy.com/careers/job/73 xtremelashes.com/
HOMEBASED		
No Letting Go	£20,000	nolettinggo-franchise.co.uk
HOMECARE & PROPERTY MAINTENANCE		
Agency Express	£18,500	agencyexpress.co.uk/franchise.cfm
Apollo Blinds	£20,000	apolloblindsfranchise.co.uk/
Briary Garden Services	£9,500	briary.co.uk/franchising.html
Colourfence	£25,000	colourfence.co.uk
Complete Weed Control	£26,250	completeweedcontrol.co.uk
Concept Building Solutions	£27,995	concept-solutions.co.uk/opportunities
Countrywide Grounds Maintenance Ltd	£45,000	countrywidegrounds.com/franchise/
Countrywide Lawn Doctor	£45,995	countrywidelawndoctor.com/franchising.asp
Drain Doctor	£35,000	draindoctor.co.uk
Dream Doors	£70,000	dreamdoorsfranchise.co.uk/
Dream Doors International Ltd		dreamdoors.co.nz
Ed's Garden Maintenance	£11,000	edsgardenbusinessfranchise.co.uk
Envirocare Grounds Maintenance	£43,000	franchise.envirocarems.co.uk/
Envirovent	£19,950	homeventilation.co.uk/franchise/index.php
Fifty Plus		the50plus.co.uk
Flat Roof Company (The)	£25,000	flatroof.co.uk/
Furniture Medic	£22,075	servicemaster.co.uk/furniture-medic/
gas-elec Safety Systems	£16,500	gas-elec.co.uk/g-fixfranchise.html
Granite Transformations		gtfranchise.co.uk/
GreenThumb Ltd	£31,700	greenthumb.co.uk/franchising
Hire a Hubby	£25,000	hireahubbygroup.com/sign-up/
In-toto	£15,000	intotofranchise.co.uk/
Jim's Mowing	£15,000	jimsmowing.co.uk/franchise-information.html
Lawnkeeper	£15,000	lawnkeeperfranchise.co.uk/
Lawnscience	£9,995	lawnscience.co.uk/franchise/
Magic Man	£19,500	magicman.co.uk/
Mould Doctor		moulddoctor.co.uk
Reeds Rains	£25,000	the-property-franchise.co.uk/
TruGreen	£27,000	trugreen.co.uk/opportunities/
Urban Planters	£55,000	urbanplanters.co.uk/franchise-opportunities/
Wilkins Chimney Sweep	£15,000	franchisechimneysweep.co.uk/
I.T & COMPUTERS		
Computer Troubleshooters		computertroubleshooters.co.uk/franchise-opportunity/
INTERNATIONAL		
Desita		desita.it
Sky Zone		skyzone.com
LETTINGS & PROPERTY		
Belvoir Property Management	£22,500	belvoirfranchise.com/Franchise-Opportunity
CENTURY 21 UK	£23,500	century21uk.com/franchise
Countrywide Signs Limited	£21,500	countrywidesigns.com/Franchise/
Enfields	£100,000	enfields.co.uk/franchise
Go Direct Lettings	£6,000	godirectlettings.net/be-your-own-boss/29
Goodchilds	£22,500	franchise.goodchilds-uk.com/
HomeXperts	£19,995	home-xperts.co.uk/
Martin & Co	£25,500	propertyfranchise.co.uk/
Medics On The Move	£25,995	medicsonthemove.co.uk/franchise-introduction.aspx
Northwood	£25,000	northwoodfranchises.co.uk/
PHP Lettings	£10,000	phplettings.com
Platinum Property Partners	£32,970	platinumpropertypartners.net/
Property Inventories	£18,000	propertyinventories-franchise.com/
Redstones	£11,995	redstones.co.uk/pid_563_Franchise.html
MOTORING SERVICES		
ChipsAway International	£29,995	chipsaway.co.uk/franchise-info-request-mmwf/

FRANCHISOR	INVESTMENT LEVEL	WEB ADDRESS
Dent Devils Dent Wizard Green Motion Mac Tools Mobile Car Valeting Red Driving School Revive! Snap-on Tools Ltd The AA Vanarama Wheel Specialist (The)	£8,500 £20,000 £50,000 £11,995 £23,500 £20,000 £24,995 £100,000	dentdevils.co.uk/recruitment.htm dentwizardventures.co.uk/what-we-do/ https://greenmotion.com/car-rental-franchise mactools.co.uk/becomefranchisee mobilecarvaleting.com/franchise.htm reddrivingschool.com revive-uk.com/franchise www1.snapon.com/franchise/uk theaa.com/driving-school/driving-instructor vanarama.co.uk thewheelspecialist-franchise.co.uk/
ONLINE FRANCHISES bestof.co.uk (the) Platinum Business Partners Project M		getthebestof.co.uk/ platinumbusinesspartners.co.uk projectmglobal.com
PEST CONTROL Prokill Pest Prevention Whelan Pest Prevention	£25,000 £16,995	prokill.co.uk/be-your-local-hero.asp whelanpestpreventionfranchise.co.uk/
PETCARE Bark Busters Dog Training Barking Mad Dial a Dogwash Dog Groom Husse Living Portraits Oscar Pet Foods Pals4Pets Trophy Pet Foods Wagging Tails	£18,000 £11,950 £14,500 £15,000 £9,900 £14,995 £11,950 £15,000 £12,995	barkbusters.co.uk/dog-training-franchise-business-opportunity barkingmad.uk.com/franchising/become-a-franchisee dialadogwash.com/Franchise/ doggroomuk.com husse.com/uk Livingportraits.co.uk oscar.co.uk pals4pets.co.uk/franchise.html trohypetfoods.co.uk/franchise.asp waggingtailsfranchise.co.uk
PIZZA 0800 Pizza Crust Gourmet Pizza Dominos Pizza Papa John's Perfect Pizza Limited Pizza Capers Gourmet Kitchen Pizza Hut	 £280,000 £175,000 £30,000 £130,000	800pizza.com https://crust.com.au/ dominos.uk.com/franchising/ papajohns.co.uk/franchise/ corporate.perfectpizza.co.uk/ pizzacapers.com.au/ pizzahutfranchise.co.uk/
PLUMBING Your Plumber		yourplumber-uk.com
PRINT & PROMOTIONAL SERVICES Barrett & Coe Business2Business Card Connection Cardgroup County Signposts Dor 2 Dor Fastsigns Fastsigns International Kall Kwik Minuteman Press International MyNews Raring2go! Recognition Express Ltd Sign-A-Rama Signs Express Ltd The Original Poster Company Venture Photography Voucher Packs	£5,500 £13,250 £20,000 £14,995 £4,995 £6,000 £40,000 £50,000 £52,000 £9,995 £35,000 £25,000 £35,000 £33,000 £20,000 £10,000	barrettandcoefranchise.co.uk businessmk.co.uk/images/ads/B2B-franchise-prospectus-2011.pdf card-connection.co.uk/franchise.php cardgroup.com/franchising.html magazinepublishing.org.uk/ dor2dor.com fastsigns.co.uk/FranchiseOpportunities.aspx fsfastsigns.com/ kallkwik.co.uk printfranchise.minutemanpress.com/ mynewsmag.co.uk getraring2go.co.uk franchisoroftheyear.com/ signarama.co.uk/franchise_information franchise.signsexpress.co.uk/ originalposter.com/franchises/how-does-it-work venturephotography.com/uk/franchising/ voucherpacks.com
RECRUITMENT Antal International Network Drivers Direct Recruitment Agency MRI Worldwide Ltd Novi Global	£50,000 £20,000 £95,000 £9,750	antalfranchising.com/ driversdirect.co.uk/Franchises.aspx mrinetwork.com/franchise-info/the-opportunity/ noviglobal.com

FRANCHISOR	INVESTMENT LEVEL	WEB ADDRESS
Prima Ardelle Associates Travail Employment Group	£15,000 £12,000	recruitmentfranchise.co.uk travail.co.uk/franchise.asp
RESTAURANT Beatons Tearooms Pan Chai Steak n Shake Wok and Go	£40,000 £35,000 £130,000	beatonstearooms.co.uk panchai.com/franchise/ steaknshake.mc wokandgo.co.uk/
RETAIL Bang & Olufsen Bargain Booze Blazes Bo Concept Boots Opticians Cartridge World Cash Converters UK Ltd Cash Generator Foot Solutions Noa Noa One Stop Snappy Snaps Franchises Ltd United Carpets Zipyard	£200,000 £25,000 £7,500 £100,000 £200,000 £250,000 £70,000 £160,000 £25,000 £4,784 £30,000 £30,000 £40,000	beoretailer.co.uk bargainbooze.co.uk/corporate/own-your-own-store/index.html blazes.co.uk/franchising-with-blazes/ /franchise.aspx?ID=78030 bootsopticiansfranchise.com/franchising.php cartridgeworld.co.uk/franchise-opportunities cashconverters.co.uk/franchise franchise.cashgenerator.co.uk/become-a-franchisee/ footsolutionsfranchise.com/ noanoa.dk/about-us/franchise.aspx openaonestop.co.uk snappysnaps.co.uk/info/franchise.php unitedcarpetsandbeds.com/p/franchise-opportunities/ thezipyard.com/franchise/our_brand
SERVICES Franchising Centre (The) FT10 Sandler Training WSI	n/a n/a £42,000	thefranchisingcentre.com/ FT10.co.uk sandlerfranchising.co.uk/ wsifranchise.co.uk
SPORT Allstar Football Leisure Leagues Premier Sport	£4,900 £4,995 £14,950	allstarfootballacademy.co.uk football-business.co.uk/default.aspx premiersport.org/career-opportunities-/make-sport-your-business
TRAVEL Go Cruise Travel Counsellors Your Perfect Travel	£11,995 £295	cruisefranchise.co.uk/ tctravelacademy.co.uk/the-travel-franchise/ yourperfecttravel.co.uk
TRAVEL & LEISURE Detective Project (The) Sports Xtra	£149	thedetctiveproject.co.uk recruitment.sports-xtra.com/
VENDING Snack-In-The-Box Ltd	£19,750	sitb.co.uk/

THE DEADLINE FOR AMENDMENTS
TO THIS SECTION FOR THE
DECEMBER 2017 ISSUE IS
27TH OCTOBER 2017

Wise investment

Head of franchising for the Lloyds Banking Group, Richard Holden's top tips make sound financial sense



When examining the viability of a chosen franchise, how do you know the financial projections are realistic and achievable?

One of the most effective ways of verifying the validity of the projections given to you by a franchisor you're considering investing with is to speak to several existing franchisees.

All ethical franchisors will provide you with access to their franchisee network, so you can contact them to find out what they have experienced and whether the financial projections indicated offer an accurate forecast as to the likely trading performance of the franchise.

MAKE IT CLEAR

Ask the franchisor to make it clear how it's calculated the projections in any franchise prospectus or draft business plan. It should tell you whether the figures are based on the average performance of its entire franchisee network and how recently they've been updated.

Figures produced in a better economic climate may bear no resemblance to what a business can achieve in more challenging market conditions. If they have used assumptions in developing the figures, are they realistic and conservative?

The franchisor may give you a draft business plan with typical financial projections. However, this is only a starting point for you to build your own forecasts, taking into account the local market research you've undertaken in your chosen location.

When assessing the financial commitment you're looking to take on, it's essential to have an excellent understanding of when the business is likely to reach break even and when you should expect to see a return on your initial investment.

PROFIT AND LOSS

Your financial projections will include a profit and loss forecast to demonstrate that the business is likely to be a worthwhile venture, as well as a cash flow forecast, which will help you establish how much money you'll need



IT'S ESSENTIAL TO HAVE AN EXCELLENT UNDERSTANDING OF WHEN THE BUSINESS IS LIKELY TO REACH BREAK EVEN"

so you don't run out of working capital along the way.

Additionally, a projected balance sheet will give you a snapshot of the financial health of the business at the end of the first year.

Together, these three documents should give you a clear understanding whether the investment in your chosen franchise makes financial sense.

Of course, the likely financial returns are not the only consideration when investing in a franchise and thorough research is essential in selecting the right franchise for you.

It is, however, essential that you invest some time researching and understanding the financial aspects of the business opportunity to reduce the likelihood of the business failing.



INFORMATION

Visit www.lloydsbank.com/franchising
or email richard.j.holden@lloydsbanking.com.

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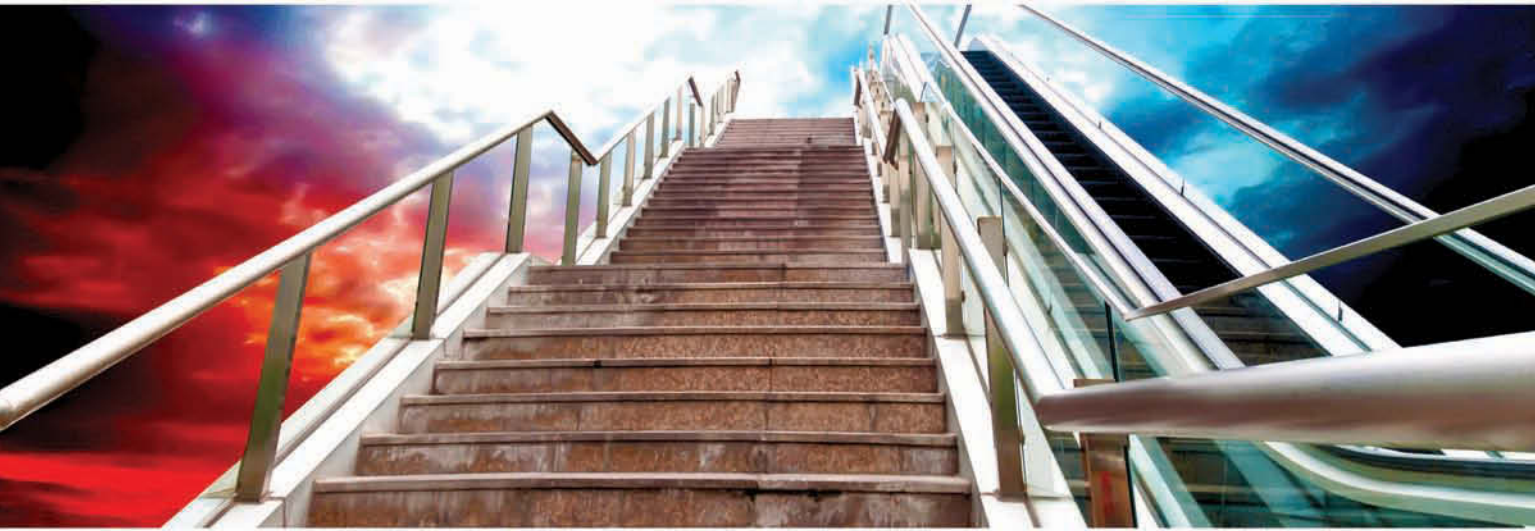
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Nick Wilkinson, seminar attendee

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- ActionCOACH Franchise Partner

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Mark Jennings
- ActionCOACH Franchise Partner

“I hit my goal of £10,000 per month client income in month 5, and how great a feeling it is to know that my clients are already benefitting way more! And I can now take my kids to school and pick them up.”



Joanna Martorana
- ActionCOACH Franchise Partner

“Coming out of the corporate environment and into a franchise was like a halfway house compared to starting up on your own. The support and collaboration at ActionCOACH has been outstanding. I feel like I've got as many friends as I did in my corporate life.”



Helen Pethybridge
- ActionCOACH Franchise Partner

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Find out more with the 6 minute video at: **actioncoach.co.uk**

